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ABSTRACT

For use by adult basic education teachers, this curriculum guide is intended as a frame of reference for building a total instructional program designed around a competency-based and skill-based curriculum. The 104 sample activities are categorized under subheadings of the following topics: Occupational Knowledge, Health, Government and Law, Consumer Economics, and Community Resources. Format for each activity includes introduction, directions, and the performance section containing information sheets, exercises, problems to solve, etc., with answer keys when applicable. Activities provide general information and offer the student the opportunity to apply reading, writing, computation, and/or problem solving skills. A program sheet is included on which relevant activities are suggested for each item in the Adult Performance Level (APL) Survey so that the test may be used for diagnostic and prescriptive purposes if desired. (JT)

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COMPETENCY-BASED ADULT EDUCATION
SAMPLE ACTIVITIES

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EXPLANATION OF MANUAL

PURPOSE This manual is provided to help the adult teacher incorporate and implement competency-based skills in instructional activities. The material is intended to be a frame of reference from which the teacher can build a total instructional program designed around a competency-based and skill-based curriculum. This manual should not be considered a complete program of study, rather it should be used to complement the overall instructional program.

CONTENT One hundred four Sample Activities are provided. These activities are categorized under the following topics: Occupational Knowledge; Health; Government and Law; Consumer Economics; and Community Resources. Each activity pertains to one of these subject areas. The format of each activity includes an introduction, direction, and performance section, as well as answer key (when applicable). The activity provides general information regarding the subject area and offers the student an opportunity to apply reading, writing, computation, and/or problem solving skills.

USE To locate appropriate activities for each student, the teacher may refer to the list of subject areas at the front of the manual. Each activity is listed under an appropriate heading. The teacher should make certain the student understands his or her task with each activity.

If the _Adult APL Survey_ is administered, it may be used for diagnostic and prescriptive purposes. The teacher can utilize the program sheet at the front of the manual. Relevant activities are suggested for each item on the survey. The teacher and student may determine if the suggested Sample Activity is appropriate.

COMPETENCY BASED ADULT EDUCATION

SAMPLE ACTIVITIES

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SAMPLE ACTIVITY 1 Determining Interest and Aptitude

INTRODUCTION Your education, interests, and experience affect the kinds of employment you can pursue. Recognizing the type of work that is right for you is one of the first steps in preparing for employment.

DIRECTIONS Put an X next to one from each pair.

I WOULD LIKE TO WORK WHERE I

____work under pressure
____work with little or no pressure

____have deadlines to meet
____have no time limit to finish work

____help people
____work with things

____am always doing new things
____am doing the same thing most of the time

____work with machines
____work with people

____sell products
____sell ideas

____solve people's problems
____solve mechanical problems

____am alone
____am with other people

____am at a desk most of the day
____am moving around most of the day

____know exactly how much money I will make
____make more money if I work harder

I WOULD LIKE TO WORK WHERE I

____carry all the responsibility
____can share the responsibility with someone else

____see plans on paper
____build a product

____use my brain
____use my physical abilities

____work with numbers or figures
____work with ideas or products

____sell something
____buy something

____travel a lot
____stay home most of the time

____can discover new ways of doing things
____have no pressure to find new ways of doing things

____am outdoors in the weather
____am inside in air-conditioning

____must plan the work
____have work planned for me

____take risky chances
____take no risks

____have regular hours
____have no regular hours

____can be neat and clean
____can be messy if I want to

____work with clothing
____work with machines

____can listen to people
____can tell people what to do

____work with plants or animals
____deal with people

____work with plants or animals
____work with machines

SAMPLE ACTIVITY 2 Determining Interest and Aptitude

INTRODUCTION All of us are different. We have our likes and dislikes. Luckily, there are different jobs which appeal to our interests and aptitude. Interests are things you think are important or that make you curious. Aptitude is your natural ability or talent.

DIRECTIONS Circle the number or numbers that interest you the most; then rank the circled statements from the most important to the least.

I WOULD LIKE A JOB WHERE I CAN:

1. work with things or objects.
2. do business with people.
3. be involved with helping people.
4. be admired by people.
5. be involved in communicating ideas.
6. do work of a scientific nature or work involving a special skill.
7. be involved in new things.
8. make or do things that are useful and satisfying to people.
9. work as foreman or overseer.
10. entertain people.
11. care for sick people.

I WOULD LIKE A JOB WHERE I CAN:

1. do many different things.
2. do the same thing all the time.
3. receive instructions.
4. give instructions.
5. work with people.
6. work alone.
7. influence people's feelings or thoughts about ideas and things.
8. perform under pressure or when taking risks.
9. make decisions based on known facts.
10. make decisions based on facts and feelings.
11. be precise and accurate.

SAMPLE ACTIVITY 3 Awareness of Job Qualifications

INTRODUCTION Educational and job experiences are required or recommended for specific occupational categories. How much do you know about various careers? Following this activity, you may wish to research occupations which interest you and the requirements for those occupations.

DIRECTIONS Circle the correct answer to each of the following questions.

1. Which one usually attends school the most years?

   A. Lawyer
   B. Artist
   C. Advertising manager
   D. Accountant

2. Which one usually attends school the most years?

   A. Lab technician
   B. Interior decorator
   C. Cashier
   D. Pharmacist

3. Which one usually has a four-year college degree?

   A. Barber
   B. Chemist
   C. Store clerk
   D. Dancer

4. Which one requires the least amount of training?

   A. Nurse
   B. Machinist
   C. Service station attendant
   D. Watch repair person

5. Which one is usually required to pass a state licensing test?

   A. Beautician
   B. Store manager
   C. Secretary
   D. Company president

6. Which one usually makes the most money per day?

   A. Master carpenter
   B. Teacher's aide
   C. Taxi driver
   D. Orderly

7. Which one usually spends the most time working outdoors?

   A. Bookkeeper
   B. Airplane mechanic
   C. Police officer
   D. Bank teller

8. Which one usually spends the most hours working on the job during a week?

   A. Doctor
   B. Fire fighter
   C. School teacher
   D. Printing press operator

9. What kind of work does a stenographer usually do?

   A. Tells workers how to organize their time
   B. Repairs stencil machines
   C. Purchases building materials
   D. Takes dictation and types

10. What kind of work does a construction foreman usually do?

    A. Drives cranes and heavy trucks
    B. Digs ditches for footings
    C. Installs electrical wiring
    D. Tells other workers what jobs to do

11. Which one usually works the most with other people?

    A. Social worker
    B. Welder
    C. Truck driver
    D. Repair person

12. An engineer usually works in the field of

    A. Real estate
    B. Health
    C. Ranching
    D. Science

13. A cartoonist usually works in the field of

    A. Construction
    B. Finance
    C. Communication
    D. Education

14. An optometrist usually works in the field of

    A. Health
    B. Mathematics
    C. Music
    D. Transportation

15. An accountant usually works in the field of

    A. Business
    B. Entertainment
    C. Medicine
    D. Police work

16. In which occupation is the ability to work with your hands most important?

    A. Librarian
    B. Musician
    C. Repair person
    D. Store manager

17. Which occupation requires the most physical strength?

    A. Bricklayer
    B. Mail carrier
    C. Banker
    D. Dry cleaner

18. In what occupation is the ability to talk most important?

    A. Teacher
    B. Bus driver
    C. Fire fighter
    D. Cook

19. In which situation is the ability to use your own imagination most important?

    A. Painting a house
    B. Designing a sales advertisement
    C. Writing an office memorandum
    D. Baking bread

20. In which situation is the ability to write clearly most important?

    A. Repairing a television
    B. Operating a keypunch machine
    C. Driving a delivery truck
    D. Managing an office

ANSWERS: Activity 3

1. A
2. D
3. B
4. C
5. A
6. A
7. C
8. A
9. D
10. D
11. A
12. D
13. C
14. A
15. A
16. C
17. A
18. A
19. B
20. B

SAMPLE ACTIVITY 4 Awareness of Job Qualifications

INTRODUCTION What qualifications are important in the field of business, education, construction? What can I do to qualify for a job?

DIRECTIONS Use the form below to evaluate a particular job or jobs which interest you.

I. DESCRIPTION OF THE OCCUPATION

A. Name of the occupation: ______________________________

B. Nature of the work: (What kind of job is it?) __________

____

____

C. What duties does one actually perform during the typical day? ____

____

____

D. What related duties are there? ________________________

____

E. Is this occupation localized or national? ____________

If local, what areas? _________________________________

Is the work seasonal? _______________ If yes, what does one do during the off-season? ______________________

____

F. What is the future of this occupation?____________________
____

G. What are the opportunities for promotion?________________
____

II. QUALIFICATIONS AND TRAINING

A. What skills are required of this occupation?____________
____

What skills do I have?________________________________

What skills must I acquire?____________________________

How do I acquire these skills?_________________________

B.

Training Needed	Years of Training
Adult Education	____________
Vocational School	____________
Junior College	____________
College	____________
Graduate School	____________
Private Vocational School	____________
U. S. Armed Forces School	____________
High School	____________
On the job training	____________
Apprenticeship	____________
Internship	____________

C. Is license or certification required? Yes_____ No_____

D. Estimated expense to begin job? (Include cost of tools, uniforms, etc.) $____________________

III. REMUNERATION

A. Wages or salary: Beginning $________ Average $________
Maximum $________
How long does it take to reach maximum?______________________

B. Benefits: Group insurance?________ Pension or retirement plan?________ Vacation with pay?___________
Sick leave?_________ Other?____________

IV. WORKING CONDITIONS

A. Where is the actual work carried on?___________________

B. What are the hours of probable employment?_____________

C. Are there dangers to physical health involved?_________

FIELD EXPERIENCE - FIELD TRIP DATA

Name of employer____
Name of person to contact_____________________Position_________
Address____
Phone______________________________Date of contact______________

SAMPLE ACTIVITY 5 Factors Affecting Job Choices

INTRODUCTION

The first thing most people ask when looking for a job is "How much does this job pay?" Salary, of course, is an important factor; however, these are other factors which should affect one's job selection:

(1) one's skill and ability
(2) one's goals
(3) job availabilities and requirements
(4) working conditions
(5) promotional opportunities
(6) salary needs
(7) fringe benefits

DIRECTIONS

Use this job selection check list as you read the following situations and respond to each.

Situation 1

Dan Newman is a construction worker for an independent builder. His salary provides his family with a good standard of living and Dan likes his work. Last month, Dan had to borrow money to pay hospital expenses for his wife and dental care for his children. What job factor might have helped Dan meet his medical expenses? Explain why.

Situation 2

Jane was waiting for her young children to start school before she pursued a life-long dream -- working in a hospital. Jane loved helping people. She knew her small salary would help supplement the family's income, too. When Jane went to the hospital to apply for a nurse's aid, the administrator told her that she did not qualify because she did not have a high school diploma? What aspect of employment had Jane overlooked? What should she do?

Situation 3

Within the past year, Wilma has worked at three different office jobs. She has done good work and been pleased with her salary and benefits each time. However, in each situation Wilma has found her co-workers lazy and her boss overbearing. If Wilma hopes to avoid this situation in the future, what aspect of employment should she investigate carefully?

Situation 4

As a bachelor, Louis has enjoyed a good living making $325 a month as a gas station attendant. He is planning to marry in the summer and move out of his parent's home. With Louis' new responsibilities, what aspect of job selection should he examine carefully?

Situation 5

When the personnel director finished describing the trainee program to the job applicants, she asked for questions. Bob raised his hand and asked, "Is there a manager for each department and what are the requirements for becoming a manager?" Based on Bob's question, what aspect of employment keenly interests him?

Situation 6

Computer technology fascinates Elmer. He has worked hard in his science and math classes to prepare for a career in computer programming. When Elmer finishes high school, he plans to enlist in the armed services so he can study computers and gain experience in that field. Then he hopes to use his education and experience in private industry. Would you say that Elmer is goal oriented? Are his goals short-term or long-term? Explain.

ANSWERS: Activity 5

Situation 1: (7) fringe benefits

Situation 2: (3) job requirements

Situation 3: (4) working conditions

Situation 4: (6) salary needs

Situation 5: (5) promotional opportunities

Situation 6: Yes. Both

SAMPLE ACTIVITY 6 Reading Job Descriptions

INTRODUCTION When you begin looking for a job, you probably will read many job descriptions. Some will appeal to you more than others. Your ability to be selective due to your ability and aptitude is important.

DIRECTIONS Listed below are some interests, abilities, hobbies, etc. for different people. Circle the job that you think best suits each person.

LINDA

*loves to do things inside
*likes to draw
*likes Home Economics class best
*works with hands and fingers well
*has good color perception
*likes to work with things rather than people

a. receptionist
b. teacher
c. telephone operator
d. interior decorator
e. minister
f. lawyer

JOHN

*wants to help people
*likes to write down ideas
*is creative
*is good with finances
*is familiar with community services
*does volunteer work
*wants to go to college
*works summers at a camp for crippled children
*has strong belief in the importance of the development of independence

a. artist
b. brick layer
c. social worker
d. dentist
e. personnel manager
f. restaurant employee

MILLIE

*is creative
*likes to draw
*likes studying the way things are put together
*works well under pressure
*wants a responsible job
*likes to listen to people
*likes detailed work
*has a good eye for line, form, and color
*is flexible

a. carpenter
b. receptionist
c. commercial artist
d. psychologist
e. cook
f. model

JANE

*spends time at courtroom trials
*is a good speaker
*likes to read
*has good grades in English
*is a leader
*likes to solve problems
*likes to work with people
*is intuitive

a. accountant
b. florist
c. chemist
d. physician
e. lawyer
f. speech therapist

DAVID

*is not easily distracted
*likes to take things apart
*has good hand dexterity
*wants to go to vocational school
*works half of each day in work experience
*can read well
*not interested in college
*enjoys watching television
*has a strong body

a. business executive
b. carpenter
c. sales clerk
d. television repair person
e. engineer
f. upholsterer

MIKE

*is creative
*is quiet but interesting
*is a good typist
*has as his hobbies ceramics and photography
*likes to work his own hours
*loves the outdoors and people
*likes to create a product like a book
*likes to travel
*doesn't want to teach

a. airplane pilot
b. carpenter
c. travel agent
d. self-employed typist
e. writer
f. insurance agent

SAMPLE ACTIVITY 7 Employment Agencies

INTRODUCTION An employment agency is an office which specializes in placing people in jobs for which they are best suited. Some people are reluctant to use an employment agency because they know very little about its operation. State employment agencies perform services to their clients free-of-charge. However, private employment agencies charge for their services. The following activity is presented to acquaint you with general information about private employment agencies.

DIRECTIONS Read the following items and circle the best response to each.

1. The pressures of being unemployed often cause an applicant to consider only one thing -- getting a job. In this situation the applicant will quickly sign an agreement with an employment agency. Often the applicant fails to read and understand the terms of the contract.

   This paragraph means that:

   a. No one should use an employment agency when seeking employment
   b. No one should sign a contract unless he understands its terms
   c. No one has to sign a contract with an employment agency

2. Any fee charged by an employment agency should be written in your contract or in a schedule provided by the agency. If any oral promises are made, they should be included in the written contract.

This paragraph means that:

a. All agreements should be recorded in writing

b. A fee may be agreed upon after a job is secured

c. All oral agreements are binding

3. The applicant may decide not to take a position that is offered. The applicant is obligated to pay a fee if, and when, he or she accepts a position through the agency.

This paragraph means that:

a. No applicant can refuse a position located for him or her by the agency

b. If an applicant refuses a position, the agency will not find another one for him or her

c. If an applicant refuses a position, he or she does not have to pay the fee

4. "Fee paid" positions should be fully explored and understood by the applicant. If a position is listed as "Fee Paid", it should mean that the employer has agreed to pay the entire agency fee.

"Fee Paid" means that the fee is paid by:

a. the applicant

b. the employment agency

c. the employer

5. The applicant should carefully consider accepting any position. It is the agency's responsibility to set-up interviews. It is the individual's responsibility to select the best job for him or her.

When seeking a job, the applicant should

a. accept the first offer that comes along

b. follow the agency's advise about accepting a position

c. decide for himself or herself which position is suitable

ANSWERS: Activity 7

1. b
2. a
3. c
4. c
5. c

SAMPLE ACTIVITY 8 Employment Agencies

INTRODUCTION How can you best use a private employment service to get a good job? The Better Business Bureau offers some helpful suggestions for using an employment agency.

DIRECTIONS Read the following information about employment agency services. Discuss these tips with your instructor and fellow students.

NINE SUGGESTIONS

1. Use an employment agency only if you are fully aware of, and able to meet the terms of the contract governing fees.
2. Be certain that the employment agency which you select is reputable. The Better Business Bureau maintains files on most employment agencies. Call for a responsibility report.
3. If an agent gives oral promises of conditions contrary to those in the contract, be sure that these are in writing, and signed by the agent.
4. Read and fully understand your contract with the agency before signing.
5. Be honest with the agency. If you withhold adverse information about your background, the truth will come out eventually and be more damaging than if you had been honest in the beginning.
6. If you discover that an agency has sent you to a company which has not requested applicants or listed an opening with the agency, have no further dealings with the agency. The same is true if the agency sends you to jobs for which you are over- or under- qualified.

7. Cooperate with the agency. It is to your advantage. When you are sent on an interview, let the employment agency know the results immediately.
8. Give careful consideration to the acceptance of a position. An agency's responsibility is to get you interviews. It is your responsibility to accept the job "best" for you.
9. Take the time to properly prepare for your interview. An employment agency's efforts are useless if you fail to convince an employer that you are the best person for the job.

SAMPLE ACTIVITY 9 Newspaper Ads

INTRODUCTION

Want ads can help people find jobs. Want ads are usually in a section in the back of the newspaper. They can be helpful to the job seeker if he or she knows how to read them.

DIRECTIONS

The following is a list of common want ad words. Refer to a dictionary or discuss any unfamiliar words with your instructor. Then, match these words with the abbreviations on the following pages.

LIST OF WANT AD WORDS

advertising
after
afternoon or evening
and so on
apartment
appointment
assistant
Associated Personal Research
begin
beginning
between
building
business
clerk
college
commission
company
construction

executive
experience
extension
future
general
good
graduate
headquarters
heavy
high school
hospital
hour
hourly
hours
including
industrial
junior
Lake Park
license

morning
necessary
north
office
operate
operator
paid
part or part time
prefer
phone
receptionist
references
salary
secretary
senior
shorthand
temporary
trainee
typing or typist

corporation
department
director
division
electric
employment
equipment
evenings
excellent

light (a little)
machine
maintenance
manager
manufacturing
mechanic or mechanical
medical
month

Underwriter (insurance salesman)
utilities
week
worker
words per minute
year

dir. ____________________

adv. ____________________

dept. ____________________

a.m. ____________________

corp. ____________________

appt. ____________________

const. ____________________

asst. ____________________

comm. ____________________

bet. ____________________

coll. ____________________

bgn. ____________________

clk. ____________________

bldg. ____________________

co. ____________________

bus. ____________________

aft. ____________________

manuf. ____________________

div. ____________________

maint. ____________________

elect. ____________________

mach. ____________________

empl. ____________________

nec. ____________________

secy. ____________________

grad. ____________________

U-W ____________________

wk. ____________________

gen. ____________________

wkr. ____________________

gd. ____________________

lt. ____________________

etc. ____________________

lic. ____________________

hvy. ____________________

jr. ____________________

eves. ____________________

ind. ____________________

exc. ____________________

incl. ____________________

h.s. ____________________

mech. ____________________

hrly. ____________________

med. ____________________

temp. ____________________

hr. ____________________

mgr. ____________________

sr. ____________________

trnee. ____________________

hqtrs. ____________________

sh. ____________________

mo. ____________________

typ. ____________________

hosp. ____________________

apt. ____________________

utils. ____________________

op. ____________________

oper. ____________________

refs. ____________________

pd. ____________________

pt. ____________________

pref. ____________________

wpm. ____________________

yr. ____________________

ftr. ____________________

exp. ____________________

ext. ____________________

ind. ____________________

equip. ____________________

sal. ____________________

p.m. ____________________

recept'st. ____________________

off. ____________________

ph. ____________________

asst. ____________________

L.P. ____________________

Assoc. Pers. Res. __________
____

SAMPLE ACTIVITY 10 Newspaper Ads

INTRODUCTION Newspaper ads are commonly written with many abbreviations; they save space and money. Can you read abbreviations used in classified ads?

DIRECTIONS Use the following worksheet from a classified ad section. You can make up more if you wish. Circle the abbreviations in the descriptions below and write the words for each abbreviation.

ABBREVIATION ADS

1. Welder Foreman - 2 yrs. exp. nec. Hvy. equip. maint. Gd. pay. Mach. shop N. of city. Call for an appt. aft. 5 p.m. 462-6654.

a.________________ b.________________ c.________________
d.________________ e.________________ f.________________
g.________________ h.________________ i.________________
j.________________ k.________________ l.________________

2. Recept'st - For med. off. Age 22-35. 1 yr. exp. Typ. 45 wpm. Exc. ftr. Sal. open. Ph. 261-4435 bet. 9 and 11 a.m.

a.________________ b.________________ c.________________
d.________________ e.________________ f.________________
g.________________ h.________________ i.________________
j.________________ k.________________ l.________________
m.________________

3. Man and Woman Team - Asst. mgr. and maint., 82 unit apt. house in L.P., good sal., plus apt. and utils. 845-1877.

a.________ b.________ c.________
d.________ e.________ f.________
g.________ h.________

4. P-T Receptionist - Earn $3.75/hr. 20 hrs. Fee pd. Legal or R.E. exp. Good typing. Assoc. Pers. Res. 655-8561.

a.________ b.________ c.________
d.________ e.________ f.________
g.________ h.________

5. Delivery Driver - Wholesale Co. 5 days, Yr. round only. Chauffeur's lic. 21 or over. 689-5912 aft. 9 a.m.

a.________ b.________ c.________
d.________ e.________

6. Busting Up - Exp. tire changer needed for a large co. Must be able to use a tire mach. $3.50 per hr. Call AAA Empl. Fee 1½ wk. sal. 110 N. Ocean Avenue, Boynton Beach.

a.________ b.________ c.________
d.________ e.________ f.________
g.________ h.________

7. Exp. Institutional Sales Asst. - Local territorial mgr. opportunity. Draw $250. per wk. Call Sally Parks for appt. 305-423-0241 Orlando, Florida.

a.________ b.________ c.________
d.________ e.________

8. Keypunch - $3.35 per hr. exp. Sick leave, med. benefits. Call AAA Empl. Fee 1½ wk. sal. 110 N. Ocean Avenue, Boynton Beach.

a.________ b.________ c.________

d.________ e.________ f.________

g.________

9. Wrench Bender - Top exp. All around gen. mech. with own tools and front end exp. needed for super co. 5 days. Sal. depends on you. Call AAA Empl. Fee 1½ wk. sal. 110 N. Ocean Avenue, Boynton Beach.

a.________ b.________ c.________

d.________ e.________ f.________

g.________ h.________ i.________

j.________

SAMPLE ACTIVITY 11 Writing a letter

INTRODUCTION Information about job openings can be obtained from friends, state employment services, and the help wanted ads. It is your responsibility to follow up this information and apply for the job that interests you. When applying for a job sometimes the best way is to make a telephone call. By doing this, you can find out if the job is still available, obtain additional information about it, and set up an appointment (if you are interested).

Sometimes the personal visit is the best way to get detailed information about the job opening and to apply for the job.

Sometimes the only way to apply for a job is to write a letter of application. Some want ads list a box number as the only address. The ad requests that you send a letter. Employers who request letters of applications in answer to their ads may be trying to find out how much effort you will make to get the job. They may also want to know how well you can express yourself.

TIPS FOR GOOD LETTER WRITING

1. Have the letter typed if possible.
2. If the letter must be handwritten, use ink or a ballpoint pen and write neatly.
3. Be sure that your words are spelled correctly. Use a dictionary to check your spelling.
4. Make sure that your sentences are complete and not too long.
5. Keep your letter short, but include the needed information.
6. Get to the point. Tell why you are interested in the job, your qualifications, and list a reference.
7. Be brief, but definite about your education and experience.

8. Be sure to ask for a personal interview in order to give more details about your qualifications.

9. Make your letter interesting and let it reflect your personality and style.

10. Place your name, address, city, state, zip code, and today's date in the upper right hand corner of the page.

11. The name and address of the person to whom you are writing should be slightly below yours and at the left-hand side of the page.

12. Begin each word in your address with a capital letter. Each word in the name and address of the person to whom you are writing should begin with a capital letter also.

13. Use a comma to separate the name of the city from the name of the state in the addresses. Remember to use the zip code numbers.

14. In the date, use a comma to separate the day of the month from the year.

15. All important words in the greeting should begin with a capital letter. Spell the last names correctly.

16. If you are writing an informal letter to a friend or close acquaintance, for the greeting of your letter write, Dear _____,. Use the first name of the person to whom you are writing. Example: Dear Wendy,.

17. If you are writing the greeting or salutation of a business letter, use Dear and Miss _____, or one of the following abbreviated titles: Ms. _____:, Mrs. _____:, Mr. _____: or Dr. _____:. Use the same title as the one in the person's return address.

18. Use a comma after a person's name in an informal letter.

19. Use a colon after the name in the greeting of a business letter.

20. Use a period after each sentence that makes a statement.

21. Use a question mark after each sentence that asks a question.

22. Use Yours truly, Cordially yours, or Sincerely yours, as the closing phrase of your letter. Note: Only the first word of the closing phrase begins with a capital letter.

23. Place the closing phrase near the right hand side of the page and just below your last sentence.

24. Place a comma after the closing phrase.

25. Sign your name below the closing phrase.

26. Each part of your name should begin with a capital letter.

27. If you use an initial in your name, capitalize it and follow it with a period.

DIRECTIONS On the lines at the right of Tom's letter, write the number of the correct things that he included. The first one is done for you.

Tom D. Alexander
1470 Second Street
West Palm Beach, Florida 33401

July 6, 1977

Ms. Joan Rich
310 45th Street
West Palm Beach, Florida 33407 #10

Dear Ms. Rich: ____________

I am writing to you to apply for the job as assistant service station manager that you advertised in the Miami Herald on April 15. Here are my qualifications: ____________

I am 20 years old and a graduate of South Technical School. I completed my courses in auto mechanics and have also had courses in drafting, electronics, and bookkeeping. A transcript of all my courses is enclosed. ____________

____

Last summer I worked full time as an attendant at the Texaco Service Station, 7049 Lake Worth Road, in Lake Worth. My boss was Mr. Fred Violette. ____________

I also have my own car and make all the repairs on it myself. ____________

I am sure I could do a good job for you as an assistant service station manager. I would greatly appreciate a personal interview. If you wish to call me, my telephone number is 848-9090.

Sincerely yours, ____________

____

Tom D. Alexander

DIRECTIONS On the lines at the right of Lee's letter, write the number of correct things that she included.

Mrs. Lee Downing
345 Bayberry Drive
Lake Park, Florida 33403 __________

October 15, 1977

Mr. John Parker
Marvel Restaurant
423 First Street
Lake Park, Florida 33403

Dear Mr. Parker, __________

I am writing to you to apply for the
hostess position that you advertised in the
Palm Beach Post-Times on September 5. My __________
qualifications are the following: __________

I have worked as a hostess at the
Sunny Land Restaurant, 3350 Iris Way, in __________
Miami, Florida for fifteen years. My boss __________
was Mrs. Jean Wakefield.

Recently, my husband and I have moved __________
to Lake Park and I am interested in
working closer to home.

I am sure that I could do a good job for you as a hostess. I would appreciate a personal interview as soon as possible. If you wish to call me, my telephone number is 844-3416.

Yours truly, __________

Mrs. Lee Downing __________

ANSWERS: Activity 11

1. #10
2. #11
3. #17
4. #19
5. #6
6. #7
7. #8
8. #24
9. #27

1. #10
2. #18
3. #6
4. #5
5. #7
6. #6
7. #9
8. #22
9. #25

SAMPLE ACTIVITY 12 Writing a letter

INTRODUCTION When you have completed your letter of application, you will want to mail it in an envelope that is addressed correctly. The following rectangle represents the envelope used by Tom D. Alexander. Notice the name placement, capital letters, commas, and zip code numbers on the envelope. The name of the person sending the letter is placed in the upper left-hand corner of the envelope. The name of the person receiving the letter is placed in the center of the envelope. Remember to place a stamp in the upper right-hand corner.

ADDRESSING AN ENVELOPE

Tom D. Alexander
1470 Second Street
West Palm Beach, Florida 33401

Ms. Joan Rich
310 45th Street
West Palm Beach, Florida 33407

DIRECTIONS Use the space below to address an envelope you would use for a letter. Be sure that you place the addresses in the right places.

DIRECTIONS It is very important to address correctly the envelope with your letter of application. The following rectangle represents the envelope used by Mrs. Lee Downing. Circle the mistakes on the following envelope. If something has been left out, write that item on the envelope.

Mrs Lee Downing
345 Bayberry drive
lake park Florida

Mr. John Parker
marvel restaurant
423   Street
lake park

SAMPLE ACTIVITY 13 Making a call

INTRODUCTION Some want ads request that the applicant apply by letter or in person; others require a phone call only. A phone call seems simple; yet the impression one makes over the phone may determine whether or not a job offer will be made. Here are some important pointers on how to use a telephone when applying for a job:

1. Clearly mark the ad so that you can easily refer to the number you wish to call
2. Speak in a clear, polite tone
3. Give your name at the beginning of the conversation
4. Ask to speak with the person in charge of hiring
5. State the purpose of your call at the outset
6. Know in advance what information you wish to obtain
7. If an interview is scheduled, be sure you understand its date, time, and place
8. Get the name of the person you are speaking with and/or will be calling on
9. Be alert and sound confident about yourself
10. Practice courtesy throughout the conversation

DIRECTIONS Read the following telephone conversation. Answer the questions which follow.

Mr. Elmore: Hello, Tidy Diaper Service

Tom: Yeah, I have a friend Mel Bryan. He has been working for yu'll about two years. Drives a truck, I think.

Mr. Elmore: May I help you?

Tom: That job I saw in the paper; it looked pretty good. Let me see, that one was for a delivery position, wasn't it. Or maybe I'm thinking about Apex Supply.

Mr. Elmore: I think you should speak with our personnel manager, Mr. Fisk. He is at lunch right now, but I expect him back at 1:00 P.M.

Tom: Okay, I'll be down there then. Bye.

_______ 1. Did Tom give his name at the beginning of the conversation?

_______ 2. Did Tom ask to speak with the person in charge of hiring?

_______ 3. Did Tom state the purpose of his call at the outset of the conversation?

_______ 4. Did Tom have a clear understanding of questions he wished to ask?

_______ 5. Do you think Tom made a good first impression on the telephone. Why?

ANSWERS: Activity 13

1. No
2. No
3. No
4. No
5. No

SAMPLE ACTIVITY 14 Application Forms

INTRODUCTION Application forms are a very important part of the hiring process. Many employers require that each job applicant complete an application form. If you are unable to adequately complete such a form, you may be thwarted in your attempt to get a job. The old saying "practice makes perfect" may apply in completing an application form. If you practice completing the following form, you may be better prepared when the "real opportunity" arises.

DIRECTIONS Complete the following application form with neat, thorough, and accurate responses. Your instructor may assist you with any items you do not understand.

APPLICATION FOR EMPLOYMENT

Date__________________ Social Security Number ____ ____ ____

I. PERSONAL

Full Name____
(Last) (First) (Middle)

Date of Birth____
(Month) (Day) (Year)

Place of Birth____
(City) (County) (State) (Country)

Weight____lbs. Height____ Color of hair_________

Color of eyes_________

Are you a United States Citizen? _____Yes _____No

Present home address

____
(Street) (City) (State) (Zip Code)

Home phone________________

Service organizations, clubs, hobbies, interests__________

____

II. MARRIAGE

Full name of spouse____
(Last) (First) (Middle)

Occupation of spouse_________________________________

Is your spouse in favor of your becoming a law enforcement officer? _____ Yes _____ No

If no, please explain the reason__________________________

____

III. RECORD OF PARENTHOOD

Name of child	Date of birth	Place of birth

IV. EDUCATIONAL BACKGROUND

Years From - To	School	Location	Diploma Earned

V. EMPLOYMENT RECORD

Month - Year From - To	Name and Address of Employer	Position	Reason for Leaving

VI. MILITARY

Period of military service From____________ To____________

Branch of the Service ________________________

Serial Number__________________ Rank__________________________

Type of Discharge_________________

Reason for Discharge____

VII. CRIMINAL and JUVENILE RECORD

Have you ever been arrested or detained by any law enforcement officer? _____Yes _____No.

If "Yes", indicate on a separate sheet (1) The Police Agency (2) the charge (3) the final disposition (4) the date (5) details of the case (This question also applies to those instances in which you may have been judged a juvenile delinquent, youthful offender, or wayward minor.)

Have you ever been reported as a missing person? _____Yes _____No.

If "Yes", indicate on a separate sheet of paper (1) complete details (2) including jurisdiction dates and (3) final disposition.

VIII. MOTOR VEHICLE OPERATOR RECORD

Can you operate a motor vehicle? _____Yes _____No

Do you possess a valid driver's license? _____Yes _____No

Driver's license type- Chauffeur's ____ Operator ____

License No.____________ Expiration Date ______________

Date of Issuance__________

Has your driver's license ever been revoked or suspended?
_____Yes ____No.

If "Yes", indicate on a separate sheet (1) the state (2) date and (3) all details.

Was your license ever restored? _____Yes _____No.

If so, when?________________________

Have you ever been involved in a motor vehicle accident?
_____Yes _____No.

If "Yes", indicate on a separate sheet (1) the date (2) location (3) injuries (4) charges and (5) final disposition of any police charges or civil liability.

Have you ever received a traffic citation (non-parking)?
_____Yes _____No.

If "Yes", indicate on a separate sheet (1) the city, county, and state (2) name of agency issuing the citation (3) date (4) charge and (5) final disposition.

IX. REFERENCES

Fill in below the names of three persons not related to you and not former employers, who have known you for at least five (5) years. All persons to whom you refer may be asked to appraise your character, ability, experience, personality, and other qualities.

Name__________________ Home Address_______________________

Residence Phone__________ Business, Occupation or

Profession_________________________

Years Known______ Name of Business________________________

Business Address__________________ Business Phone_________

Name__________________ Home Address_______________________

Residence Phone__________ Business, Occupation or

Profession_________________________

Years Known______ Name of Business________________________

Business Address__________________ Business Phone_________

Name__________________ Home Address_______________________

Residence Phone__________ Business, Occupation or

Profession_________________________

Years Known______ Name of Business________________________

Business Address__________________ Business Phone_________

SAMPLE ACTIVITY 15 Form W-4

INTRODUCTION

Federal law requires your employer to hold back some of your pay from each pay period. When you go to work, you will complete an Employee's Withholding Exemption Certificate, Form W-4. The information on this form lets your employer know how much of your pay must be withheld for income taxes.

DIRECTIONS

Read the instructions for completing Form W-4. Complete the form which would be given to your employer.

Form **W-4**
(Rev. May 1977)
Department of the Treasury
Internal Revenue Service

EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE

(Use for Wages Paid After May 31, 1977)

This certificate is for income tax withholding purposes only. It will remain in effect until you change it. If you claim exemption from withholding, you will have to file a new certificate on or before April 30 of next year.

Type or print your full name

Your social security number

Home address (number and street or rural route)

City or town, State, and ZIP code

Marital Status

☐ Single ☐ Married

☐ Married, but withhold at higher Single rate

Note: *If married, but legally separated, or spouse is a nonresident alien, check the single block.*

1 Total number of allowances you are claiming . . . .

2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . $

3 I claim exemption from withholding (see instructions). Enter "Exempt" . . . .

Under the penalties of perjury, I certify that the number of withholding exemptions and allowances claimed on this certificate does not exceed the number to which I am entitled. If claiming exemption from withholding, I certify that I incurred no liability for Federal income tax for last year and that I anticipate that I will incur no liability for Federal income tax for this year.

Signature ▶ .... **Date** ▶ ...., 19......

Detach along this line

▲ *Give the top part of this form to your employer; keep the lower part for your records and information* ▲

Instructions

The explanatory material below will help you determine your correct number of withholding allowances, and will assist you in completing the Form W-4 at the top of this page.

Avoid Overwithholding or Underwithholding

By claiming the number of withholding allowances you are entitled to, you can fit the amount of tax withheld from your wages to your tax liability. In addition to the allowances for personal exemptions to be claimed in item (a), be sure to claim any additional allowances you are entitled to in item (b), "Special withholding allowance," and item (c), "Allowance(s) for credit(s) and/or deduction(s)." While you may claim these allowances on Form W-4 for withholding purposes, you may not claim them under "Exemptions" on your tax return Form 1040 or Form 1040A.

You may claim the special withholding allowance if you are single with only one employer, or married with only one employer and your spouse is not employed. If you have unusually large itemized deductions, an alimony deduction, or credit(s) for child care expenses, earned income, or credit for the elderly, you may claim additional allowances to avoid having too much income tax withheld from your wages. Please note that alimony is no longer an itemized deduction, but rather is an adjustment to gross income. It may be to your benefit to take the standard deduction in lieu of itemizing deductions because of this change.

If you and your spouse are both employed or you have more than one employer, you should make sure that enough has been withheld. If you find that you need more withholding, claim fewer exemptions or ask for additional withholding or request to be withheld at the higher "Single" status. If you are currently claiming additional withholding allowances based on itemized deductions, check the worksheet on the back to see that you are claiming the proper number of allowances.

How Many Withholding Allowances May You Claim?

Use the schedule below to determine the number of allowances you may claim for tax withholding purposes. In determining the number, keep in mind these points: if you are single and hold more than one job, you may not claim the same allowances with more than one employer at the same time, or, if you are married and both you and your spouse are employed, you may not both claim the same allowances with your employers at the same time. A nonresident alien, other than a resident of Canada, Mexico, or Puerto Rico, may claim only one personal allowance.

Completing Form W-4

If you find you are entitled to one or more allowances in addition to those you are now claiming, increase your number of allowances by completing the form above and filing it with your employer. If the number of allowances you previously claimed decreases, you must file a new Form W-4 within 10 days. (If you expect to owe more tax than will be withheld, you may increase your withholding by claiming fewer or "0" allowances on line 1, or by asking for additional withholding on line 2, or both.)

You may claim exemption from withholding of Federal income tax if you had no liability for income tax for last year, and you anticipate that you will incur no liability for income tax for this year. You may not claim exemption if your joint or separate return shows tax liability before the allowance of any credit for income tax withheld. If you are exempt, your employer will not withhold Federal income tax from your wages. However, social security tax will be withheld if you are covered by the Federal Insurance Contributions Act.

You must revoke this exemption (1) within 10 days from the time you anticipate you will incur income tax liability for the year or (2) on or before December 1 if you anticipate you will incur Federal income tax liability for the next year. If you want to stop or are required to revoke this exemption, you must file a new Form W-4 with your employer showing the number of withholding allowances you are entitled to claim. This certificate for exemption from withholding will expire on April 30 of next year unless a new Form W-4 is filed before that date.

The Following Information is Provided in Accordance with the Privacy Act of 1974

The Internal Revenue Code requires every employee to furnish his or her employer with a signed withholding allowance certificate showing the number of withholding allowances that the employee claims (section 3402(f)(2)(A) and the Regulations thereto). Individuals are required to provide their Social Security Number for proper identification and processing (section 6109 and the Regulations thereto).

The principal purpose for soliciting withholding allowance certificate information is to administer the Internal Revenue laws of the United States.

If an employee does not furnish a signed withholding allowance certificate, the employee is considered as claiming no withholding allowances (section 3402(e)) and shall be treated as a single person (section 3402(l)).

The routine uses of the withholding allowance certificate information include disclosure to the Department of Justice for actual or potential criminal prosecution or civil litigation.

Figure Your Total Withholding Allowances Below

(a) Allowance(s) for exemption(s)—Enter 1 for each personal exemption you can claim on your Federal income tax return* . . . .

(b) Special withholding allowance—Enter 1 if single with 1 employer, or married with 1 employer and spouse not employed** . . ..

(c) Allowance(s) for credit(s) and/or deduction(s)—Enter number from line (k) on other side** . . . .

(d) Total (add lines (a) through (c) above)—Enter here and on line 1, Form W-4, above . . . .

*If you are in doubt as to whom you may claim as a dependent, see the instructions that came with your last Federal income tax return or call your local Internal Revenue Service office.

**This allowance is used solely for purposes of figuring your withholding tax, and cannot be claimed when you file your tax return.

Table for Determining Number of Withholding Allowances Based on Tax Credits

Number of additional withholding allowances for the amount of tax credits for child care expenses, earned income, or credit for the elderly from the appropriate column (see line (c) on other side). For an explanation of these credits, see the Instructions for Form 1040.

Estimated salaries and wages	0	1		2		3		4		5		6	
	Under	At least	But less than	At least	But less than	At least	But less than	At least	But less than	At least	But less than	At least	But less than
Part I Single Employees													
Under $5,000	NO ADDITIONAL ALLOWANCES												
5,000– 7,000	$75	75	200	200	300	300	or more						
7,001–10,000	125	125	260	260	400	400	530	530	650	650	770	770	or more
10,001–15,000	175	175	370	370	550	550	700	700	or more				
15,001–20,000	200	200	450	450	670	670	or more						
20,001–25,000	250	250	525	525	800	800	or more						
25,001–30,000	400	400	700	700	or more								
30,001–35,000	800	800	or more										
Part II Head of Household Employees													
Under $5,000	NO ADDITIONAL ALLOWANCES												
5,000–10,000	$90	90	210	210	340	340	475	475	600	600	710	710	or more
10,001–15,000	50	50	210	210	400	400	560	560	725	725	or more		
15,001–20,000	1	1	190	190	400	400	610	610	800	800	or more		
20,001–25,000	1	1	120	120	350	350	630	630	or more				
25,001–30,000	1	1	75	75	375	375	640	640	or more				
30,001–35,000	75	75	350	350	620	620	or more						
35,001–45,000	475	475	750	750	or more								
Part III Married Employees (When Spouse Is Not Employed)													
Under $7,000	NO ADDITIONAL ALLOWANCES												
7,000–15,000	$125	125	250	250	390	390	525	525	660	660	800	800	or more
15,001–20,000	180	180	375	375	540	540	700	700	or more				
20,001–25,000	210	210	420	420	630	630	800	800	or more				
25,001–30,000	240	240	480	480	720	720	or more						
30,001–35,000	270	270	550	550	800	800	or more						
35,001–45,000	425	425	750	750	or more								
Part IV Married Employees (When Both Spouses Are Employed)													
Under $8,000	NO ADDITIONAL ALLOWANCES												
8,000–10,000	$150	150	or more										
10,001–12,000	220	220	or more										
12,001–14,000	300	300	or more										
14,001–16,000	450	450	590	590	670	670	or more						
16,001–18,000	560	560	710	710	or more								
18,001–20,000	650	650	or more										
20,001–25,000	800	800	or more										

Determining Withholding Allowances for Itemized Deductions and Payments of Alimony

The worksheet below will be helpful to you in determining whether your expected itemized deductions and adjustment to gross income for alimony payments entitle you to claim one or more additional withholding allowances

(a) Total estimated annual salary or wages (from all sources) . . . . $

(b) Total estimated itemized deductions . . . . $

(c) Enter $3,200 for joint return or $2,200 for all others. . . . .

(d) Line (b) or line (c), whichever is larger . . . .

(e) Total estimated deduction for alimony payments . . . .

(f) Add lines (d) and (e) . . . .

(g) Appropriate amount from column (A), (B), or (C) in the table below . . . .

(h) Balance (subtract line (g) from line (f)). If less than $1, you are not entitled to additional withholding allowances and may be having too little tax withheld. You can generally avoid this by claiming 1 less allowance than the total number to which you are entitled for each $750 by which line (g) exceeds line (f) . . . . . .

(i) You are entitled to 1 allowance for each $750 or fraction thereof that line (h) exceeds $1. Enter number here . . . .

(j) Withholding allowances from Part I, II, III, or IV . . . .

(k) Total of lines (i) and (j). Enter here and on line (c) on the other side . . . .

Table for Determining Number of Withholding Allowances Based on Deductions

Estimated salaries and wages	(A) Single Employees (With One Job) and Head of Household Employees	(B) Married Employees (Wife or Husband is Not Working)	(C) Married Employees (Both Husband and Wife Working) and Employees Working in More Than One Job
Under $10,000	$2,500	$3,500	$4,300
10,000–15,000	2,500	3,500	5,100
15,001–20,000	2,500	3,600	6,000
20,001–25,000	2,600	3,600	6,600
25,001–30,000	2,800	3,600	7,300
30,001–35,000	3,600	3,600	8,000
35,001–40,000	4,700	3,900	8,900
40,001–45,000	6,000	4,600	9,800
45,001–50,000	7,600	5,600	10,900
Over $50,000	21% of estimated salaries and wages	15% of estimated salaries and wages	24% of estimated salaries and wages

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SAMPLE ACTIVITY 16 Resumes

INTRODUCTION

Before you have your job interview, you may be asked to give the employer a resume. A resume is a brief description of your educational background, employment record, work related skills, experiences, and interests. If you write a resume, remember these points:

1. Keep your resume concise
2. Write legibly and neatly
3. Check carefully for correct spelling, punctuation, and information
4. Keep on file a sample resume
5. Update your information

DIRECTIONS

Study this sample resume. Using the suggested format, construct a resume which is suitable for you.

RESUME

Donald L. Foster
1060 Elm Street
Springfield, Illinois 62703
Telephone: 224-6539

Personal Information

Age: 18
Place of Birth: Logan, Utah
Height and Weight: 6'1", 175 pounds
Health: Excellent

EDUCATION

High School: Burbank High School
Degree: High school diploma, pending graduation
Major: Business management - Academic
Grade Average: B+ (Upper 15% of graduating class)

School Activities

Member of varsity baseball team for three years. Regular shortstop during junior and senior years.

President of Junior Achievement Club during junior year. Formed the Allied Products Company, which manufactured and sold tie racks.

Student body treasurer during senior year. Prepared purchase requisitions and kept records of receipts and disbursements of student body funds.

Work Experience

Newspaper route for one year. Delivered 120 papers a day. Made collections monthly.

Clerk-Typist in an insurance office for two summers. Typed insurance forms and letters, sorted company mail, and did other general clerical work.

References (by permission)

Mr. Charles Wheelock, Boys' Adviser; Burbank High School; 525 N. Glenoaks Boulevard; Burbank, California 91502

Mr. Lloyd Bartholome, Business Instructor; Burbank High School; 525 N. Glenoaks Boulevard; Burbank, California 91502

Mr. Edward Nelson, Office Manager; Western States Insurance Company; 2613 W. Olive Avenue; Burbank, California 91506

RESUME

____

____

____

____

Personal Information

Education

School Activities

Work Experience

References

SAMPLE ACTIVITY 17 Appearance

INTRODUCTION Personal appearance is a keen factor each person should consider when seeking employment. Employers generally place a high value on one's personal appearance.

DIRECTIONS From the category appropriate for you, check the item which you think is most important for making a good impression.

PERSONAL APPEARANCE FOR WOMEN

____A. Clean, polished shoes
____B. Expensive, fashionable shoes

____A. Clean fingernails and hands
____B. Extra long nails with bright polish

____A. A crushing or limp handshake
____B. A handshake which is firm

____A. Heavy makeup and strong perfume
____B. Modest makeup and fresh scent

____A. Flashy, new clothes
____B. Clean clothes that are right for the job

____A. Looking the interviewer squarely in the eye
____B. Gazing around the room

PERSONAL APPEARANCE FOR MEN

____A. Relaxing as you chew gum or smoke
____B. Listening attentively

____A. Clean shoes in good shape
____B. Expensive, new shoes

____A. Clean clothes that are right for the job
____B. Flashy, fashionable clothes

____A. A limp or crushing handshake
____B. A firm handshake

____A. A clean shave and neat hair
____B. An unkempt beard and hair

____A. Gazing around the room
____B. Looking the interviewer squarely in the eye

ANSWERS: Activity 17

Women

A
A
B
B
B
A

Men

B
A
A
B
A
B

SAMPLE ACTIVITY 18 Interviews

INTRODUCTION The job interview is a crucial step in securing a job. It can "make or break" your chance of getting the job you want. More jobs have been gotten because the interviewer liked the applicant than for any other reason. Of course, one has to be qualified, but you've also got to be liked -- for your appearance, attitude, and honesty.

What can you do "to sell yourself" to the interviewer? Here are some important suggestions concerning the interview.

DIRECTIONS Read and discuss these items with your instructor and/or fellow students.

SUGGESTIONS

1. Show the employer that you are really interested in the type of work for which you are applying.

2. Introduce yourself to the employer.

3. Watch your appearance. Be clean, neat, and dress in a manner suitable to the job for which you are applying.

   Caution: Don't overdress or wear gaudy clothes or makeup.

4. Don't smoke even though the employer offers you a cigarette. Thank him but decline politely. Don't chew gum.

5. Don't take anyone with you. The employer wants to talk only to you.

6. Watch your posture. Do not slouch in the chair. Try not to display signs of nervousness.

7. Answer all the employer's questions accurately, honestly, frankly, and promptly. Never say anything on which you would be unable to make good. Don't argue.

8. Be able to give a continuous record of all your jobs, dates of employment, wages received, the exact nature of your work, and the reason you left. This information is important to the employer because he will want to know your qualifications.

9. Be able to point out value of past experiences derived from other jobs which may add to your qualifications for the job you are seeking.

10. Be able to give as references the names of at least three responsible and reliable people who know you well.

SAMPLE ACTIVITY 19 Interviews

INTRODUCTION Each job and interview is different. You cannot anticipate the exact questions and answers for an interview. However, there are some basic features of interview for which you can prepare. Your preparedness for certain questions will improve your chances of selling yourself to the interviewer.

DIRECTIONS In a role playing situation, have someone play the part of the interviewer and present these questions to you. Prepare your answers in advance using the suggested outline for responses.

I. INTERVIEWER: What kind of job do you want?

APPLICANT: Be specific and realistic.

II. INTERVIEWER: What is your working experience?

APPLICANT: Tell
- a) where you have worked
- b) for how long
- c) what kind of job it was
- d) what your salary was
- e) promotions or raises you received
- f) why you quit

III. INTERVIEWER: What is your schooling and job training?

APPLICANT: Be specific about your performance in school and job qualifications.

IV. INTERVIEWER: Where do you live and do you have transportation?

APPLICANT: Give your residence's location to the job and your anticipated means of transportation to work.

V. INTERVIEWER: What about your family life?

APPLICANT: Tell a little about your family, but do not dwell on domestic problems.

VI. INTERVIEWER: How is your health?

APPLICANT: Do you have any handicaps or health problems.

SAMPLE ACTIVITY 20 Behavior, Attitude, and Work Habits

INTRODUCTION Once you've landed the job you want, your success on-the-job will be greatly influenced by your behavior, attitude, and work habits. To be successful you want to exhibit a positive, eager, enthusiastic attitude.

DIRECTIONS Read the following items; check what you consider the best response.

1. Dewey's company requires that he sign-in when he reports to work. His work day lasts from 8:00 a.m. until 4:30 p.m. Tuesday the traffic was heavy and Dewey reached work at 8:07 a.m. When he signs-in for work, he should:

____a. Sign-in for 8:00 and hope he doesn't get caught

____b. Pretend to forget to sign-in

____c. Sign-in for 8:07

2. At the end of the day, Dewey's supervisor talked to Dewey about reporting late for work. Dewey should:

____a. Give alot of excuses for his tardiness

____b. Apologize and offer to be on time in the future

____c. Argue that he had worked hard to make-up his tardiness

3. Lisa's new foreman was explaining how crates were to be loaded from the assembly line and placed in order for shipment. Lisa was unsure of where to place crates marked "G" and "X". Lisa should:

____a. Wait and watch what is done by the other workers

____b. Ask the foreman to explain the procedure once again

____c. Put the crates where she thinks they belong

4. As a cafeteria worker, Janie prepares and serves food to many people. One of the regulations for her work is that she wear a net over her hair. Janie thinks the net is unattractive; therfore, she often "forgets" to put it on. If Janie continues this practice, she probably will be:

____a. Promoted to cashier so that she will not have to wear a net

____b. Fired because she does not follow company policy

____c. Hired by someone else because she looks attractive

5. There are 15 workers in Amy's secretary pool. They are given a fifteen minute break every morning and afternoon. Because the workers are not strictly supervised, many of them take longer breaks more often than allowed. If Amy hopes to be promoted in her office she should:

____a. Abide by the rules and perform her work thoroughly

____b. Take breaks when the other workers do so they will like her

____c. Report the other workers to her supervisor

6. Sebring Manufacturing Company pays time-and-a half for overtime work. All overtime pay must be authorized in advance by the supervisor in charge of each department. If Ralph Troy wishes to be paid for overtime, he should:

____a. Ask the supervisor in another department for additional work

____b. Stay late some days, then report his work

____c. Ask his supervisor to schedule him for overtime when it is necessary

7. Milly will miss work Friday to take her daughter to the hearing specialist in a nearby town. She should:

____a. Call in sick and take her daughter to the appointment

____b. Ask her boss for a day off and explain why she needs it

____c. Tell one of her fellow employees where she will be in case she is needed

8. Bill's grandmother died and his family is going to the funeral. Bill is expected to go to help with the funeral arrangements. He should:

____a. Pretend to be sick the day of the funeral and stay home

____b. Go to the funeral without letting his boss know what happened

____c. Explain the situation to his boss and request time off to go to the funeral

ANSWERS: Activity 20

1. c
2. b
3. b
4. b
5. a
6. c
7. b
8. c

SAMPLE ACTIVITY 21 Social Security

INTRODUCTION

Social Security numbers should be memorized. When they have to be remembered often enough, they will be. The numbers are issued upon request, and they will never change throughout a lifetime. They are more important than your name because they are never duplicated. There may be another Gary Brooks, but there will never be another #324-34-3011.

This is the number state universities may use as an I.D. number. This is the number your employer uses in telling the government how much you earned. I.R.S. refers to it. Your bank uses it.

Although you MAY get along in life without obtaining a Social Security Number, it is highly unlikely. Therefore, when you pick up a Social Security application blank at a local office, be sure to do these things:

1. Read all of the directions on the form.
2. Print or type all responses.
3. Use ink.
4. Be complete.
5. Be accurate.

DIRECTIONS

Practice filling out this Social Security form.

ID CN DO

DO NOT WRITE IN THE ABOVE SPACE

APPLICATION FOR A SOCIAL SECURITY NUMBER

See Instructions on Back. Print in Black or Dark Blue Ink or Use Typewriter

1 Print FULL NAME YOU WILL USE IN WORK OR BUSINESS (First Name) (Middle Name or Initial-if none, draw line ___) (Last Name)

2 Print FULL NAME GIVEN YOU AT BIRTH

6 YOUR DATE OF BIRTH (Month)(Day)(Year)

3 PLACE OF BIRTH (City) (County if known) (State)

7 YOUR PRESENT AGE (Age on last birthday)

4 MOTHER'S FULL NAME AT HER BIRTH (Her maiden name)

8 YOUR SEX Male ☐ Female ☐

5 FATHER'S FULL NAME (Regardless of whether living or dead)

9 YOUR COLOR OR RACE White ☐ Negro ☐ Other ☐

10 Have you ever before applied for or had a United States Social Security, Railroad, or Tax Account No.? No ☐ Don't Know ☐ Yes ☐ (If "YES" Print STATE in which you applied and DATE you applied and SOCIAL SECURITY NUMBER if known)

11 YOUR MAILING ADDRESS (Number and Street, Apt. No., P.O. Box, or Rural Route) (City) (State) (Zip Code)

12 TODAY'S DATE

NOTICE: Whoever, with intent to falsify his or someone else's true identity, willfully furnishes or causes to be furnished false information in applying for a social security number, is subject to a fine of not more than $1,000 or imprisonment for up to 1 year, or both.

13 TELEPHONE NO.

14 Sign YOUR NAME HERE (Do Not Print)

FORM SS-5 (3-74) ☐ RESCREEN ☐ ASSIGN ☐ DUP ISSUED Return completed application to nearest SOCIAL SECURITY ADMINISTRATION OFFICE

Information Furnished On This Form Is CONFIDENTIAL

INSTRUCTIONS

One Number Is All You Ever Need For Social Security And Tax Purposes
Special Attention Should Be Given To Items Listed Below

Fill in this form completely and correctly. If any information is not known and is unavailable, write "unknown." Use typewriter or print legibly in dark ink.

1 Your social security card will be typed with the name you show in item 1. However, if you want to use the name shown in item 2, attach a signed request to this form.

3 If not born in the USA, enter the name of the country in which you were born.

5 If a stepfather, adopting father, or foster father is shown, include the relationship after name; for example "John H. Jones, stepfather."

10 If you have ever before filled out an application like this for a social security, railroad, or tax number, check "yes" even if you never received your card. If you check "yes", give the name of the State and the approximate date on which you applied. Also enter your social security number if you did receive the card and remember the number. You may find your number on an old tax return, payroll slip, or wage statement.

11 If you get your mail in the country, without a street address, show your R.D. Route, and Box number; if at the post office, show your P.O. Box No.; if there is no such way of showing your mail address, show the town or post office name. If mail under your name is not normally received at the address which you show, use an "in care of" address.

14 Sign your name as usually written. Do not print unless this is your usual signature. (If unable to write, make a mark witnessed by two persons who can write. The witnesses preferably should be persons who work with the applicant and both must sign this application. A parent, guardian, or custodian who completes this form on behalf of another person should sign his own name followed by his title or relationship to the applicant; for example, "John Smith, father.")

FOR DISTRICT OFFICE USE

FOR BUREAU OF DATA PROCESSING

SAMPLE ACTIVITY 22 Social Security

INTRODUCTION Today, social security is the nation's basic method of providing a continuing income when family earnings are reduced or stop because of retirement, disability, or death. You or your family probably has a stake in social security.

DIRECTIONS Fill in the blanks with the correct word or words from the box below.

SOCIAL SECURITY

---

working
Security
government
boss (2x)
insurance (2x)
workers
money

Social Security Number
Social Security
payment (2x)
number (2x)
Post Office
Social
work

family (2x)
You
paycheck (2x)
Social Security Office
amount
you
sick

Social ______1______ is a kind of insurance. It is like car ______2______ or life ______3______ it helps protect you and your ______4______. When you work you pay a ______5______ ______ tax. ______6______ pay a few cents from each ______7______ you receive. Your ______8______ takes the money out of your paycheck. He also takes the same ______9______ from his own pocket. Then he sends the money to the ______10______. Other ______11______ and their bosses also pay into ______12______ Security.

This money builds up a protection for 13 _______________. You need this 14 _______________ in case you become 15 _______________ or disabled and are not able to 16 _______________ for a long time. If this happens, you will receive a 17 _______________ each month from the Social Security Office. It will replace part of your lost pay. There is also a protection in case of death. Social Security will then pay your 18 _______________ each month.

You don't have to be sick or disabled to receive benefits. If you are 62, you may want to stop 19 _______________. You would no longer receive a 20 _______________, but you would receive a 21 _______________ each month from Social Security.

To receive this protection you must apply for a 22 _________ _________ _________. When you get a new job, you show your 23 _______________ this number. No one else has the same 24 _________ that you have. Don't let anyone else use this number. You may apply for your 25 _______________ at any 26 ___________ ___________ ___________ or 27 _______________ _______________.

ANSWERS: Activity 22

1. Security
2. insurance
3. insurance
4. family
5. Social Security
6. you
7. paycheck
8. boss
9. amount
10. government
11. workers
12. Social
13. you
14. money
15. sick
16. work
17. payment
18. family
19. working
20. paycheck
21. payment
22. Social Security Number
23. boss
24. number
25. number
26. Social Security Office
27. Post Office

SAMPLE ACTIVITY 23 Computing Salaries

INTRODUCTION Each time you are given a paycheck, you probably will find a pay stub attached to it. The pay voucher is a short statement of your salary and deductions. The following terms may be used to indicate your pay and deductions:

SALARY

Gross - total wages before deductions are subtracted

Net - actual take-home pay

DEDUCTIONS

F.I.C.A. - social security tax

With. - federal income tax

S.U.I. - state unemployment insurance

Hosp. - company health plan

Union - union dues

Bonds - buying securities through the company

DIRECTIONS Compute TOTAL DEDUCTIONS and NET PAY for these sample pay stubs.

EMPLOYEE	PAY PERIOD ENDING	DEDUCTIONS				GROSS PAY 152.80
Brenda Otts	2/5/78	F.I.C.A.	With.	Ins.	Union	TOTAL DEDUCTIONS
SOCIAL SECURITY NUMBER		9.12	18.24	3.08		
158 - 33 - 6341						NET PAY

EMPLOYEE	PAY PERIOD ENDING	DEDUCTIONS				GROSS PAY 490.60
Robert Bealle	12/15/77	F.I.C.A.	With.	Ins.	Union	TOTAL DEDUCTIONS
SOCIAL SECURITY NUMBER		29.40	73.50		5.62	
200 - 01-463						NET PAY

EMPLOYEE	PAY PERIOD ENDING	DEDUCTIONS				GROSS PAY 268.45
Earl Smith	4/30/78	F.I.C.A.	With.	Ins.	Union	TOTAL DEDUCTIONS
SOCIAL SECURITY NUMBER		11.90	37.52	3.10	2.50	
561 - 33 - 042						NET PAY

ANSWERS: Activity 23

Brenda Otts:	Total Deductions	$ 30.44
	Net Pay	$122.36
Robert Bealle:	Total Deductions	$108.52
	Net Pay	$382.08
Earl Smith:	Total Deductions	$ 55.02
	Net Pay	$213.43

SAMPLE ACTIVITY 24 Computing Salaries

INTRODUCTION

Some workers are paid an hourly rate based on the number of hours they work. Most companies have 1) a fixed payment or base pay for each worker and 2) a usual number of hours to work (regular hours).

Any hours worked over the regular hours are called overtime. The overtime pay rate is usually higher than the base rate. Time and a half means that the hourly overtime rate will be $1\frac{1}{2}$ times the regular pay rate. Double time means that the overtime rate will be twice the regular pay rate.

DIRECTIONS

Fill in all the blank spaces on this payroll register.

NAME	TOTAL HRS. WORKED	REGULAR HOURS	REGULAR PAY RATE	REGULAR SALARY	OVERTIME HOURS	TYPE OF OVERTIME RATE	OVERTIME RATE	OVERTIME SALARY	GROSS PAY
James Lee	46	40	2.00			$1\frac{1}{2}$			
Carol Jones	50	40	2.15			2			
Levy Redix	48	40	2.60			$1\frac{1}{2}$			

ANSWERS: Activity 24

	Regular Salary	Overtime Hours	Overtime Rate	Overtime Salary	Gross Pay
James Lee	$ 80.00	6	$3.00	$18.00	$ 98.00
Carol Jones	$ 86.00	10	$4.30	$43.00	$129.00
Levy Redix	$104.00	8	$3.90	$31.20	$135.20

SAMPLE ACTIVITY 25 Comparing Benefits

INTRODUCTION The foremost consideration of most workers is how much money they will be making. Wages are important, but there also are job benefits to consider. Some employees prefer a smaller salary with greater benefits because of the security provided on a long-term basis. Employee benefits include such things as health and retirement plans, rest periods, vacations, sick leave, and good wages.

DIRECTIONS Match each letter with an appropriate term.

____1. commission

____2. group insurance

____3. sick leave

____4. social security

____5. workman's compensation

____6. payroll deductions for bonds

____7. on the job training

____8. bonus

____9. hospitalization

___10. pension

a. time off from work with pay for illness

b. form of savings

c. extra pay

d. opportunity to learn new skills

e. insurance which covers individuals in a group of employees or persons

f. money paid to a person for selling something

g. a federal retirement system

h. insurance which helps pay hospital expenses

i. retirement pay

j. money paid an employee for injury which happened in connection with his job

ANSWERS: Activity 25

1. f
2. e
3. a
4. g
5. j
6. b
7. d
8. c
9. h
10. i

SAMPLE ACTIVITY 26 Labor Unions

INTRODUCTION Labor unions have played an important role in the economic development of our country. Unions, through their goals and activities, have influenced the standard of living for many americans.

DIRECTIONS Read the following paragraphs. Select the best response to each numbered item.

Waldo was a new employee at the printing shop. As the evening whistle blew, Waldo's friend, Joe, invited him to a union meeting that night. Waldo said, "I'm not in the union. Do I have to join?"

"No," replied Joe, "this is an open shop. That means you don't have to join. But, you'll probably be contacted about joining."

1. Open shop means that:

   a. Nobody joins the union
   b. You don't have to join the union
   c. Everybody joins the union

That night the union's president conducted the meeting. The secretary-treasurer gave a report about the financial condition of the local union. The business manager talked about getting new members.

2. In each local union

   ____a. There are officers with special duties

   ____b. All members are equal because there are no officers

   ____c. National officers run the local business

The next day at work, Ron Simmons introduced himself to Waldo. "I am the shop steward," he said. "I'm the head of the union for this plant. I see that our union contract is maintained."

3. What position does the shop steward hold?

____a. Representing plant management

____b. Head foreman of the plant

____c. Head of the union for the plant

Waldo was interested in learning more about the union. He asked Ron, "What is the purpose of the union?"

"Our main purpose," replied Ron, is to improve working conditions at the plant."

"How can you do that?" asked Waldo. "You don't own the plant."

Because the union represents most of the workers, we use collective bargaining with the management of the plant.

4. How does the union improve job conditions at the plant?

____a. By making a compromise

____b. Through collective bargaining

____c. By pleading for favors

"What kinds of things does the union negotiate?" asked Waldo.

"We recommend basic pay scales as well as overtime pay and dead time pay," replied Ron.

"What in the world is dead time pay?" asked Waldo.

"That's when you are laid off because of equipment failure or delays in getting materials to work with," Ron explained.

5. Dead time pay is

____a. pay due to equipment failure

____b. pay one receives due to an accident on the job

____c. the fault of the worker

"In addition to negotiating types of pay," continued Ron, "the union is concerned with working conditions, especially safety regulations and work hours, and fringe benefits."

6. The union is concerned with

____a. only wages of its members

____b. wages, working conditions, and benefits

____c. company profit

"The union asks for certain things, doesn't it?" asked Waldo.

"Right. We negotiate with management," replied Ron. "Once both management and labor agree on the terms, a union management contract is signed. It binds both sides to the written agreement."

7. What guarantees the agreements made by the union and management?

____a. A gentlemen's oral agreement

____b. A policy statement written by management

____c. A written union-management contract

"What happens if representatives from the two sides cannot agree on the terms of a contract?" Waldo asked. "Will the labor union then strike?"

"Not necessarily," Ron replied. "Both sides can ask for help from federal or state arbitrators. Sometimes a neutral party can help draw up an agreement."

8. Contract arbitrators come from:

____a. private industry

____b. union officers

____c. state and/or federal government

Having thought about what unions do, Waldo was interested in joining the local union. In order to do so, he had to apply for membership and be voted in by the members.

One day at work Joe told Waldo that he had been accepted for membership in the union. "Now," said Joe, "you'll need to pay your initiation fee and monthly dues."

9. Union members usually

____a. pay monthly dues to the union

____b. have no financial obligations to the union

____c. are paid to join a union

Waldo worked hard at the printing office. One day he was suddenly fired. Waldo and the union thought that he had been treated unfairly. Because one of its members, had a legitimate grievance, the union argued Waldo's point with management.

10. A union will support and represent its member when the member

____a. commits illegal acts on the job

____b. has a legitimate disagreement with the management

____c. loses his job due to improper conduct

ANSWERS: Activity 26

1. b
2. a
3. c
4. b
5. a
6. b
7. c
8. c
9. a
10. b

HEALTH

Page

SEEKING MEDICAL HELP 69

GOOD HEALTH HABITS 91

FAMILY PLANNING AND CHILD REARING. 107

SAFETY 123

SAMPLE ACTIVITY 27 Signs of Illness

INTRODUCTION

If you have an ache or pain, what do you do? When is it necessary to seek medical attention for yourself or members of your family? Awareness of signs and symptoms of certain illnesses will aid you in evaluating the need for medical help.

DIRECTIONS

Research the diseases on the following chart. Encyclopedias and/or dictionaries will aid you in completing the information.

	NAME OF DISEASE	SIGNS AND SYMPTOMS	TRANS-MISSION	PERIOD OF INCUBATION	CONTROL AND PREVENTION
CENTRAL NERVOUS SYSTEM	Meningitis				
	Polio				
GENITAL URINARY TRACT	Gonorrhea				
	Herpes				
	Syphilis				

	NAME OF DISEASE	SIGNS AND SYMPTOMS	TRANSMISSION	PERIOD OF INCUBATION	CONTROL AND PREVENTION
GLANDULAR	Infectious Mononucleosis				
	Mumps				
INTESTINAL TRACT	Dysentary (Viral and Bacterial)				
	Infectious Hepatitis				
	Intestinal Worms (Pinworms, Roundworms, etc.)				

	NAME OF DISEASE	SIGNS AND SYMPTOMS	TRANSMISSION	PERIOD OF INCUBATION	CONTROL AND PREVENTION
SKIN	Chicken Pox				
	Impetigo				
	Measles (Regular or German)				
	Ringworm and Creeping Eruption (Hookworm)				
	Scabies				

	NAME OF DISEASE	SIGNS AND SYMPTOMS	TRANS-MISSION	PERIOD OF INCUBATION	CONTROL AND PREVENTION
RESPIRATORY TRACT	Common Cold				
	Influenza				
	Pneumonia				
	Strept Throat and Scarlet Fever				
	Tuberculosis				
	Whooping Cough				

SAMPLE ACTIVITY 28 Signs of Illness

INTRODUCTION Cancer and heart disease are two major diseases which plague many Americans. Both diseases, in many cases, can be cured or controlled if discovered in time.

DIRECTIONS Study the warnings listed for each health hazard; then answer the questions that follow.

WARNING SIGNS

CANCER WARNING SIGNS

1. Persistent indigestion or difficulty in swallowing.
2. Changes in normal bowel habits.
3. A bloody discharge from any bodily opening.
4. A lump or thickening in the breast or elsewhere.
5. A sore that does not heal, particularly near the mouth.
6. Change in a wart or mole.
7. Persistent coughing or hoarseness.

HEART ATTACK WARNING SIGNS

1. A continual feeling of tiredness and fatigue.
2. Shortness of breath.
3. A pain or tightness in the chest, often extending down the left arm.
4. Swelling around the ankles.
5. Persistent stomach distress.
6. Dizziness or light-headedness.
7. Double vision.

1. What should you do if you develop any of the warning signs?

____

2. Which of the two health hazards from above has double vision listed as its warning signs? ______________________

____

3. Which of the two health hazards has a sore that doesn't heal as a warning sign? ___________________________

____

4. Which of the two health hazards has a lump or thickening in the breast or elsewhere listed as a warning? __________

____

5. Which of the two health hazards has a pain or tightness in the chest often extending down the left arm listed as a warning sign? ______________________________

ANSWERS: Activity 28

1. Contact a physician
2. Heart Attack
3. Cancer
4. Cancer
5. Heart Attack

SAMPLE ACTIVITY 29 Medical Facilities in the Community

INTRODUCTION Many national organizations provide free information about diseases and illnesses. Some of the organizations that can give you a lot of good information are listed below.

DIRECTIONS Define any illnesses which are unfamiliar to you. For example, if you are unfamiliar with leukemia, you might research that illness to find that it is a disease which affects blood cells.

INFORMATION: NATIONAL ORGANIZATIONS THAT PROMOTE GOOD HEALTH

ALCOHOLISM. . . . . . . National Council on Alcoholism, Inc.
2 East 103rd Street
New York, N. Y. 10029

ARTHRITIS . . . . The Arthritis and Rheumatism Foundation
10 Columbus Circle
New York, N. Y. 10019

The National Foundation
800 Second Avenue
New York, N. Y. 10017

BLINDNESS . . . . American Foundation for the Blind
15 West 16th Street
New York, N. Y. 10011

National Society for the Prevention of Blindness, Inc.
16 East 40th Street
New York, N. Y. 10016

CANCER. . . . . American Cancer Society, Inc.
521 West 57th Street
New York, N. Y. 10019

CHILDBIRTH. . . . . . . Planned Parenthood Federation of America
501 Madison Avenue
New York, N. Y. 10022

CRIPPLED. . . . . National Society for Crippled Children
2023 West Ogden
Chicago, Illinois 60603

DEAFNESS. . . . . American Hearing Society
919 18th Street
Washington, D. C. 20006

DIABETES. . . . . American Diabetes Association
1 East 45th Street
New York, N. Y. 10015

CEREBRAL PALSY. . . . . United Cerebral Palsy Association, Inc.
321 West 44th Street
New York, N. Y. 10036

CYSTIC FIBROSIS . . . . National Cystic Fibrosis Research Foundation
521 Fifth Avenue
New York, N. Y. 10019

EPILEPSY. . . . . National Epilepsy League, Inc.
203 North Wabash Avenue
Chicago, Illinois 60601

United Epilepsy Association, Inc.
111 West 57th Street
New York, N. Y. 10019

HEART DISEASE . . . . American Heart Association, Inc.
44 East 23 Street
New York, N. Y. 10010

KIDNEY DISEASE. . . . . National Kidney Disease Foundation, Inc.
143 East 35th Street
New York, N. Y. 10016

LEUKEMIA. . . . . Leukemia Society, Inc.
405 Lexington Avenue
New York, N. Y. 10010

MENTAL ILLNESS. . . . . The National Association for Mental Health, Inc.
10 Columbus Circle
New York, N. Y. 10019

MULTIPLE SCLEROSIS. . . . . .National Multiple Sclerosis Society
257 Park Avenue, South
New York, N. Y. 10010

MUSCULAR DISTROPHY. . . . . .Muscular Distrophy Association of
America, Inc.
1790 Broadway
New York, N. Y. 10019

The National Foundation for
Neuromuscular Diseases
250 West 57th Street
New York, N. Y. 10019

MYASTENIA GRAVIS. . . . . . .The Myastenia Gravis Foundation,
Inc.
155 East 23rd Street
New York, N. Y. 10010

NEUROMUSCULAR DISEASES. . . .The National Foundation for
Neuromuscular Diseases
250 West 57th Street
New York, N. Y. 10019

POLIOMYLITIS. . . . . .The National Foundation for
Poliomylitis
800 Second Avenue
New York, N. Y. 10017

RETARDATION . . . . .National Association for Retarded
Children, Inc.
386 Park Avenue, South
New York, N. Y. 10016

RHEUMATISM. . . . . .The Arthritis and Rheumatism
Foundation
10 Columbus Circle
New York, N. Y. 10019

SPEECH DEFECTS. . . . . .American Hearing Society
919 18th Street, N. W.
Washington, D. C. 20006

TUBERCULOSIS. . . . . .National Tuberculosis Association
1790 Broadway
New York, N. Y. 10019

VENEREAL DISEASE. . . . . . .Operation Venus
1220 Clover Street
Philadelphia, Pa. 19107
(800) 523-1885

SAMPLE ACTIVITY 30 Medical Facilities in the Community

INTRODUCTION An important part of preventing illness involves knowing where to go or who to call. There are many sources of help other than a private doctor. Listed below are a few sources found in most communities. You may know of others in your community.

DIRECTIONS Read the situations below and write one of the below facilities that best suits the situation in each blank.

COMMUNITY FACILITIES

1. Area Drug Abuse Center
2. Ambulance Service
3. American Cancer Society
4. American Lung Association
5. American Red Cross
6. Arthritis Foundation
7. Catholic Service Bureau
8. Center for Senior Citizens
9. Child Abuse Center
10. Fire Department
11. Children's Home Society
12. Police Department
13. Crippled Children's Society
14. Diabetes Foundation
15. Epilepsy Foundation
16. March of Dimes
17. Heart Association
18. Hospital emergency rooms
19. La Leche League
20. Muscular Dystrophy Association
21. Leukemia Society of America
22. Extension Service
23. Mental Health Clinic
24. Planned Parenthood
25. Poison Center
26. Public Health Department
27. Salvation Army
28. Sickle Cell Anemia Program
29. United Way
30. The Lighthouse for the Blind

1. Your friend is thinking about commiting suicide. Which facility does that person need?______________________________

____

2. Your brother has a problem with taking too many sleeping pills. What facility can help your brother?____________

____

3. Your little brother needs a smallpox vaccination before entering kindergarten. Your family can't afford the doctor's fee. Where can the vaccination be obtained free of charge?____

4. Your two-year-old child just swallowed some bleach. The label isn't on the bottle and you don't know what antidote to give. Which facility can help?____________________

____

5. This facility sets up emergancy hospitals, water supplies, and medical care for tornado and earthquake victims. What facility is it?____________________________________

6. Your mother has nine children. She works long hours and is unhappy because her children demand so much of her time. She is extremely depressed. What facility can help her?

____

7. Your father is 65 years old. He needs medical care and a safe, quiet place to live with people his age. What facility can help him?____________________________________

8. You are getting a new job. Your employer requires that you have a Tuberculin Test. At this place, you can have the test administered free of charge. What place has the facilities and gives this test free of charge?____________

____

9. You are playing basketball. You slip and fall, knocking your head on the concrete court. Your head is split open. What transportation facility will get you to the hospital quickly?______________________________

10. Your friends and neighbors think your area should have a 12 million dollar hospital, but don't know where to get that much money. What facility could help?_______________

____

11. One of your friends is Catholic, pregnant, and unmarried. Her parents have refused to let her live with them during her pregnancy. What facility will find her a family to live with free of charge?__________________________

12. It is Sunday and you need a doctor. You are in great pain and think that your appendix has ruptured. Since you can't get in touch with your doctor, what facility will you need?

____

13. You can hear your neighbors screaming at their child. The child has large bruises on the face and arm areas. What facility should you call about this situation?___________

____

14. You want some information about breast feeding your baby. What facility can help you?_________________________

15. Your house caught on fire. You are on a limited budget and do not have the money for food, clothing, and shelter for your family and yourself. What facility will provide these essentials free of charge?_________________________

16. A child is left abandoned in your neighborhood. What facility can help?______________________________

17. Your child needs a wheel chair and clinical treatments due to a muscular disease. What facility can help you because it provides clinics to treat patients, wheelchairs, and braces for those patients who need them?__________

____

18. You have a friend who is blind. Where can you get some tape recordings of books for him?__________________

____

19. You and your spouse have been trying to start a family without any success. You begin to quarrel over which one of you is at fault. What facility can give you some good marriage counseling and advice on infertility?_________

____

20. Which organization is primarily concerned with birth defects?

____

ANSWERS: Activity 30

1. Mental Health Clinic
2. ADAC
3. Public Health Department
4. Poison Control Center
5. American Red Cross
6. Mental Health Center
7. Center for Senior Citizens
8. Public Health Department
9. Ambulance Service
10. United Way
11. Catholic Service Bureau
12. Hospital Emergency Room
13. Child Abuse Center
14. La Leche League
15. Salvation Army
16. Children's Home Society
17. Muscular Dystrophy
18. The Lighthouse for the Blind
19. Planned Parenthood
20. March of Dimes

SAMPLE ACTIVITY 31 Medical Instructions

INTRODUCTION Following medical instructions carefully is an important aspect of health care. All labels and instructions should be understood by the patient. Improper use of drugs is a dangerous form of drug abuse.

DIRECTIONS Read the following labels and answer the questions by writing an alphabet letter in each blank.

MEDICINE LABELS

A

WARNING: Persistent sore throat or sore throat accompanied by high fever, headache, nausea or vomiting usually indicates a severe infection. Consult a physician promptly if sore throat persists more than 2 days. Do not administer to children under 3 years of age unless directed by a physician.

B

Take one capsule four times daily.
CAUTION: Federal law prohibits the transfer of this drug to any person other than the patient for whom it was prescribed.

C

Take 1 capsule 4 times a day until gone. Take between meals and not with milk.

D

Take one capsule every 3-4 hrs. as needed for cough. NO REFILLS.

E

USUAL DOSE:
One tablet 3 times a day at meal times and two tablets at bedtime.

F

One or two tablets every 3 to 4 hours as needed for pain.

G

Directions: Adults: 12 years and older. 2 teaspoonfuls. No more than 15 teaspoonfuls daily. Children 6-12 years-- 1 teaspoonful. No more than 7 teaspoonfuls daily. WARNING: Do not exceed the recommended dosage unless directed by the physician. Persons with a high fever or persistent cough should not use this unless directed by a physician. This preparation may cause drowsiness. Do not drive or operate machinery while taking this. If relief does not occur within three days, discontinue use and consult a physician. Keep out of the reach of children.

H

WARNING: If you have kidney disease or are under a salt restricted diet, do not use except under the advice and supervision of a physician. DRUG INTERACTION PRECAUTION: Do not take this if you are presently taking a prescriptive antibiotic drug containing any form of tetracycline.

I

Adult Dose: 1 or 2 tablets with water every 4 hours, as necessary, up to 12 tablets a day. WARNING: Keep this and all medicines out of the reach of children. In case of overdose, contact a physician immediately.

J

DIRECTIONS

Adults....2 tablespoonfuls
Children: according to age:
10 to 14 years - 4 teaspoonfuls
6 to 10 years - 2 teaspoonfuls
3 to 6 years - 1 teaspoonful

Repeat above dosage every $1\frac{1}{2}$ to 1 hour if needed until 8 doses are taken.

Active Ingredient: bismuth subsalicylate

CONTAINS NO SUGAR

1. Which label can't be refilled?____________

2. Which label tells you not to take the medicine with milk?
____

3. Which label indicates that the medicine can only be used for the owner of the prescription?____________

4. What labels warn you to keep the medicine out of the reach of children?____________

5. Which label tells you that the medicine is a pain pill?
____

6. Which label tells you to take more than one tablet at bedtime?____________

7. Which medicine can be taken by children, but not those under 3 years of age?____________

8. Which label tells you to go to your physician if you take an overdose?____________

9. Label G tells adults to take which of the following?____________
   (a) 2 teaspoonfuls 7 times a day
   (b) 12 teaspoonfuls 2 times a day
   (c) 7 teaspoonfuls 1 time each day
   (d) 2 teaspoonfuls at a time, but no more than 15 teaspoonfuls a day.

10. Which label tells you that the medicine can't be taken while driving?____________

11. Which label tells you that the patient can't take more than 8 doses of the medicine?____________

12. Which medicine, containing no sugar, could be used safely by diabetics?____________

ANSWERS: Activity 31

1. D
2. C
3. B
4. G and I
5. F
6. E
7. A and G
8. I
9. (d)
10. G
11. J
12. J

SAMPLE ACTIVITY 32 Giving Medical Information

INTRODUCTION Everyone hates to call a doctor unnecessarily. However, there are times when medical attention is vital to good health. If you call a doctor, follow these basic rules:

(1) Call the doctor yourself rather than having someone else relay the information.

(2) Call during regular office hours (whenever possible).

(3) Give the nurse or doctor only the pertinent facts about your problem.

(4) Give the nurse your full name, when you last saw the doctor, the type of medicine you're presently taking, and your present condition.

(5) Have a pencil and paper near to jot down what you are supposed to do.

DIRECTIONS Complete the following health service information.

HEALTH SERVICE INFORMATION

Date:______________________

Name:____

Address:____
(Street) (City) (State) (Zip)

Telephone:______________ Date of Birth:______________

Primary Language:__________________________________

In Emergency, Call:________________________________

Address:_________________________ Telephone:_________
(Street) (City) (State)

My doctor is:____

Address:______________________________ Telephone:__________
(Street) (City) (State)

I have the following important health problems:____________

____

I am allergic to:______________________________________

I have taken the following nonprescription medicines:________

____

1. Name of drug:__________________________________
   Dosage:_______________________________________
2. Name of drug:__________________________________
   Dosage:_______________________________________

I have taken the following prescription medicines:

1. Name of drug:__________________________________
   Dosage:_______________________________________
2. Name of drug:__________________________________
   Dosage:_______________________________________

My physician considers the following vital sign readings within the range of normal for me:

Pulse________________ Respiration Rate________________

Blood Pressure____________________ Weight______________

Notes____

____

When examining me, please note:

☐ I wear a pacemaker.
☐ I wear contact lenses.
☐ I wear dentures.
☐ I am hard of hearing.
☐ I have poor vision.
☐ I have a speech defect.
☐ I have cerebral palsy.
☐ I have epilepsy.
☐ I have a tumor.
☐ I have anemia.

I have had the following immunizations or tests on the dates shown:

Tetanus__________________ Diptheria-Tetanus__________

Diptheria-Pertussus-Tetanus___________ Mumps___________

Chicken Pox____________________ Regular Measles_______

German Measles (Rubella-3 day)_____________ Polio______

Influenza_____________________________ Typhoid______

Chest X-ray__________________ Tuberculin Test_________

Pap Smear____

These work or hobby activities might affect my condition:____

____

SAMPLE ACTIVITY 33 Giving Medical Information

INTRODUCTION There are certain diseases which young people often catch as they grow up. Many of these diseases can be prevented if immunizations are provided in time. A recommended timetable for immunizations is given below.

DIRECTIONS Check which shots and booster shots you have had. Do the same for each of your children.

RECOMMENDED TIMETABLE FOR IMMUNIZATION

Check	Disease	Ideal Time to Start Series of Shots	Ideal Time for Booster Dose
	Diphtheria Whooping Cough Tetanus (DPT shots)	Begin at 2 months of age and give total of three doses at one month intervals	1 year after last dose
	Polio	(Oral vaccination) Begin at 2 months and give second dose 2 months later	1 year after last dose
	Smallpox	Between 9 months and 1 year	5 or 6 years of age
	Measles	At 1 year of age	None needed
	Rubella	Between 1 year and puberty	None needed
	Mumps	Between 1 and 2 years of age	None needed

SAMPLE ACTIVITY 34 Healthful Practices

INTRODUCTION The common housefly is a familiar pest to residents of Louisiana. To promote healthful practices, the common fly must be controlled.

DIRECTIONS Read the following information about the common housefly and answer the questions which follow.

The common housefly ought to be called the "disease fly." Flies live on garbage and other filth. They swarm around manure piles, and outside toilets. They feed upon body discharges of men and animals. The legs of flies are covered with tiny hairs. These hairy legs are ideal for picking up germs and carrying them to people or food. The fly may also carry disease germs in its mouth and body and may spread disease through its body wastes. Flies spread a countless number of diseases.

There are four stages in the fly's life cycle. The fly can be destroyed in any of its stages. The female lays from 100 to 150 eggs at a time. In 24 hours these hatch into white wormlike maggots called larvae.

In four or five days each maggot takes on a brownish shell and is then in the pupa stage. In four or five days the full grown fly breaks out of the pupa. In two weeks the newly hatched female is ready to lay eggs. As you can see a vast number of flies can develop in a short time.

An adult female fly will lay about twenty batches of eggs in her lifetime of about four months.

Flies usually lay their eggs in garbage, manure or decaying vegetables or animal matter.

The first step is getting rid of all places where female flies can lay eggs. Keep garbage cans clean and covered. Decaying vegetables or animal matter should be removed or buried. If decaying vegetable matter or manure is spread thinly over fields, it soon dries out. Larvae cannot live in decaying matter that dries out. Outdoor toilets should be screened and fitted with a tight self-closing door. Seat covers should be weighted so they close automatically.

The fly swatter is familiar to all of us, but there are more effective ways to kill flies. Some of the insect sprays stop up the body openings through which the fly breathes. When the fly cannot get air it dies. Poisons which the flies eat or drink are also effective ways of getting rid of flies. Whatever method is used you should use according to the directions given, on the container. For a big fly-killing job consult your Extension Agent or Health Officer.

1. The female fly can lay how many eggs in one batch?

2. What are the four stages in a fly's life cycle?

3. Where do flies usually lay eggs?

4. Why are flies harmful?

5. Who can assist you in ridding an area of flies?

ANSWERS: Activity 34

1. 100-150
2. eggs, larvae, pupa, fly
3. garbage, manure, decaying matter
4. They spread numerous diseases
5. Agriculture Extension Health Officer

SAMPLE ACTIVITY 35 Nutrition

INTRODUCTION You are what you eat. What a true statement! Your body needs food for fitness. Proper nutrition is important because it provides energy, growth, resistance to infections, and prevention of diseases.

A proper diet should include daily selections from the four basic food groups: meat; milk; fruit and vegetable; and bread and cereal.

DIRECTIONS Study the following food chart. Plan a five-day menu for yourself. In planning a balanced diet, choose the right number of servings from the four basic groups each day.

MEAT GROUP

Sources	Servings Per Day	Amount Per Serving
meat; poultry; eggs; fish; peanut butter; dried peas, beans, or lentils	2 or 3	meat = 2 to 3 oz. poultry = 2 to 3 oz. eggs = 1 fish = 2 to 3 oz. peanut butter = 4 tablespoon dried peas = 1 cup

MILK GROUP

Sources	Servings Per Day	Amount Per Serving
milk, cheese, ice cream	3 or 4	whole milk = 1 cup cottage cheese = $1\frac{1}{2}$ cups ice cream = 2 cups cheddar cheese = 2 inch cube

FRUIT/VEGETABLE GROUP

Sources	Servings Per Day	Amount Per Serving
citrus fruits; leafy vegetables; berries; potatoes; fleshy fruits	4	fruit = $\frac{1}{2}$ cup vegetable = $\frac{1}{2}$ cup citrus juice = $\frac{1}{2}$ cup raw fruit = 1 medium

BREAD/CEREAL GROUP

Sources	Servings Per Day	Amount Per Serving
rice, grits; bread; macaroni; noodles, spaghetti; cereal	3 or 4	bread = 1 slice cereal = 1 oz. cooked cereal = $\frac{1}{2}$ cup noodles = $\frac{1}{2}$ cup

MEAL PLAN

	First Day	Second Day	Third Day	Fourth Day	Fifth Day
BREAKFAST					
LUNCH					
DINNER					

SAMPLE ACTIVITY 36 Nutrition

INTRODUCTION This chart summarizes the key nutrients, some reasons why each is needed, and foods that are good sources of each nutrient. It will help you understand why you should eat a wide variety of foods to be well-nourished and healthy.

DIRECTIONS Study the chart and answer the questions which follow.

NUTRIENT	WHY NEEDED	SOME IMPORTANT SOURCES
Protein	1. Builds and maintains all tissues. 2. Forms an important part of enzymes, hormones, and body fluids. 3. Helps form antibodies to fight infection. 4. Supplies energy.	Proteins of top quality for tissue building and repair are found in lean meat, poultry, fish, seafoods, eggs, milk, and cheese. Next best for proteins are dry beans, peas, and nuts. Cereals, bread, vegetables, and fruits also provide some protein but of lower quality.

Calcium	1. Builds bones and teeth. 2. Helps blood to clot. 3. Helps nerves, muscles, and heart to function properly.	Milk-whole, low-fat, skim, buttermilk-fresh, dried, canned; cheese, especially cheddar-types; ice cream; ice milk; leafy vegetables such as collards, dandelion, kale, mustard and turnip greens.
Iron	1. Combines with protein to make hemoglobin, the red substance of blood which carries oxygen from the lungs to muscles, brain, and other parts of the body. 2. Helps cells use oxygen.	Liver, kidney, heart, oysters, lean meat, egg yolk, dry beans, dry peas, dark-green leafy vegetables, dried fruit, whole grain and enriched bread and cereals, and molasses.
Iodine	1. Helps the thyroid gland work properly.	Iodized salt. Salt water fish and other seafoods.

Vitamin A	1. Helps eyes adjust to dim light. 2. Helps keep skin healthy. 3. Helps keep lining of mouth, nose, throat, and digestive tract healthy and resistant to infection. 4. Promotes growth.	Liver; dark-green and deep-yellow vegetables such as broccoli, turnip and other leafy greens, carrots, pumpkin, sweet potatoes, winter squash; apricots, cantaloupe; butter, fortified margarine.
Thiamine	1. Helps body cells obtain energy from food. 2. Helps keep nerves in healthy condition. 3. Promotes good appetite and digestion.	Lean pork, heart, kidney, liver, dry beans and peas, whole grain and enriched cereals and breads, and some nuts.
Ascorbic Acid (Vitamin C)	1. Helps hold body cells together and strengthens walls of blood vessels. 2. Helps in healing wounds. 3. Helps body to build bones and teeth.	Cantaloupe, grapefruit, oranges, strawberries, broccoli, Brussels sprouts, raw cabbage, collards, green and sweet red peppers, mustard and turnip greens, potatoes cooked in jacket, and tomatoes.

Niacin	1. Helps the cells of the body use oxygen to produce energy. 2. Helps to maintain health of skin, tongue, digestive tract, and nervous system.	Liver, lean meat, poultry, fish, peanuts and peanut butter, beans and peas, and whole grain and enriched breads and cereals.
Vitamin D	1. Helps body use calcium and phosphorus to build strong bones and teeth, important in growing children and during pregnancy and lactation.	Fish liver oils; foods fortified with vitamin D, such as milk. Direct sunlight produces vitamin D from cholesterol in the skin.
Carbohydrates	1. Supply food energy. 2. Help body use fat efficiently. 3. Spare protein for purposes of body building and repair.	Starches: Breads, cereals, corn, grits, potatoes, rice, spaghetti, macaroni and noodles. Sugars: Honey, molasses, syrups, sugar, and other sweets.
Fats	1. Supply food energy in compact form (weight for weight supplies more than twice as much energy as carbohydrates and proteins). 2. Some supply essential fatty acids. 3. Helps body use certain other nutrients.	Cooking fats and oils, butter, margarine, salad dressings, and oils.

Water	1. Important part of all cells and fluids in body. 2. Carrier of nutrients to and waste from cells in the body. 3. Aids in digestion and absorption of food. 4. Helps to regulate body temperature.	Water, beverages, soup, fruits and vegetables. Most foods contain some water.

1. Which 3 nutrients are essential to the growth of bones and teeth?

2. Which 4 nutrients provide energy?

3. Seafoods are an important source of which nutrient?

4. Dark-green and yellow vegetables are a good source of which nutrient?

5. A poor appetite might indicate a deficiency of which nutrient?

6. Which nutrient helps regulate body temperature?

7. The inability of the skin to form a scab over a wound might indicate a deficiency of which nutrient?

ANSWERS: Activity 36

1. Calcium; Vitamins C & D
2. Protein, Niacin, Carbohydrates, Fats
3. Iodine
4. Vitamin A
5. Thiamine
6. Water
7. Vitamin C (Ascorbic Acid)

SAMPLE ACTIVITY 37 Drugs

INTRODUCTION Drug abuse is one of the biggest problems facing our country today. You should know more about it. A drug is any substance which people can take to produce changes in their physical or mental feelings. Drugs may be classified as stimulants, depressants, and hallucinogens.

DIRECTIONS Study the following chart; then test your "Drug I. Q." by responding to the items which follow.

CLASSIFICATION OF DRUGS

CLASS	DRUG	SLANG NAME	DEPENDENCE		TOLERANCE
			Physical	Psychological	
NARCOTIC	Morphine	white stuff, M, dreamer	YES	YES	YES
	Heroin	H, horse, scat, junk, smack, scag, stuff, Harry	YES	YES	YES
	Codeine	schoolboy	YES	YES	YES
	Methadone	dolly	YES	YES	YES
HALLUCINOGEN	Marijuana	pot, grass, hashish (strong type), tea, gage, reefers joint, number stick	NO	YES?	NO*
	LSD	acid, sugar, big D, cubes, trip, tab	NO	YES	YES
	Psilocybin	mushrooms	NO	YES	YES
	Mescaline	button, cactus	NO	YES	YES
STIMULANT	Cocaine	snow, stardust, coke, Bernice flake, gold dust	NO	YES	YES
	Amphetamines	bennies, speed dexies, wakeups, lid proppers, hearts, pep pills, meth	NO	YES	YES
	Tobacco	coffin nail, fag, weed,	YES?	YES	?

SEDATIVE	Barbiturates	barbs, blue devils, candy, yellow jackets, phennies, peanuts, blue heavens	YES	YES	YES
	Alcohol	booze, juice, shot, drink	YES	YES	YES

*Produces reverse tolerance--that is, person needs less to produce desired effect.

1. Amphetamines are used to:

____a. lower blood pressure
____b. treat infection
____c. control weight and ward off fatigue

2. Stimulants which speed the action of the central nervous system are:

____a. cocaine and tobacco
____b. marijuana and LSD
____c. heroin and codeine

3. The number one drug problem in our country is:

____a. LSD
____b. alcohol
____c. cocaine

4. A drug dependent person:

____a. usually appears nervous and quivering
____b. is easy to recognize
____c. may appear normal

5. When a person's body chemistry becomes dependent on a drug:

____a. his body can function normally without it
____b. he has a physical dependence on the drug
____c. he has a psychological dependence on the drug

6. If a person who has become physically dependent on drugs fails to get doses at required intervals:

____a. he becomes ill and quite unhappy
____b. he continues in a normal state
____c. he exhibits a happy appearance

7. Psychological dependence is hard to detect and treat because:

____a. it has little effect on one's personality
____b. fewer drugs cause a psychological dependence
____c. it effects one's mental and emotional condition

ANSWERS: Activity 37

1. c
2. a
3. b
4. c
5. b
6. a
7. c

SAMPLE ACTIVITY 38 Drugs

INTRODUCTION Major campaigns have been organized to warn people of the hazards of cigarette smoking. Yet, smoking continues to be a major health problem.

DIRECTIONS Read the following information about why teenagers smoke. Answer the questions which follow.

At one time or another most teenagers have heard all the reasons why they should not smoke. Still some of them do it. Why do they?

Not long ago a study was made about teenage smoking. The study was made to try to answer two questions.

1. What kind of teenager smokes?
2. How did he get started?

The study revealed some interesting things in regard to what kind of teenager smokes.

1. Teenagers who smoked usually were not active in clubs or organizations. They were the "Lone Wolf" type or had one or two companions who smoked, also.
2. Teenagers who smoked came mostly from families where one or both parents smoked.
3. Teenagers who smoked were often failing in school.
4. Teenagers who smoked were frequently hostile toward their parents.

What kind of picture does this give you of the teenager who smokes? Does it sound like he smokes because:

1. He does not "belong."
2. He has learned by imitation.
3. He is frustrated by school-work or parents and gets relief in smoking.

The second question as to how he got started also drew some interesting answers:

1. Many teenagers began smoking in response to a dare by someone who wanted company in smoking.
2. Some immature teenagers started smoking because it made them feel grownup. It actually gave them the feeling that they were "big shots."
3. Some teenagers started out of curiosity and experimentation and then could not stop.
4. Younger teenagers who kept company with older teenagers started so they would not appear "chicken."

No one in the world can make you smoke. If you begin it will be your own decision--no matter what the situation.

Tobacco is an enemy of fitness. It irritates the nose and throat. That is why many smokers develop a "cigarette" cough. Many tests show that tobacco lowers the ability and performance of athletes. Tobacco disturbs the functioning of the heart, and is harmful to the stomach of some people causing irritation and contributing to gastric ulcer. A large number of studies show that lung cancer is more common among smokers than non-smokers.

________1. Most teenagers who smoke are active in school organizations and do well in school subjects.

________2. The child of parents who smoke is more likely to develop the smoking habit than a child whose parents do not smoke.

________3. Many teenagers start smoking because of a desire to belong to a group.

_______4. Tobacco can strengthen the functioning of the heart because it increases its rate.

_______5. Lung cancer is more common among smokers than non-smokers.

ANSWERS: Activity 38

1. F
2. T
3. T
4. F
5. T

SAMPLE ACTIVITY 39 Pregnancy

INTRODUCTION

Pregnancy is an exciting time for parents of an unborn child. Having a baby is normally a happy, satisfying experience. Due to modern medicine it is safer today than ever before.

All babies have at least one thing in common: Each one spends the first few months of his life in a special kind of relationship with his mother. It is she who keeps him warm and safe within her body and gives him the nourishment he needs in order to grow.

Prenatal care is concerned with the baby's development prior to birth.

DIRECTIONS

Read the following passage about a baby's development. Match the items which follow.

THE DEVELOPMENT OF THE BABY IN THE UTERUS

During the first week of uterine life, the mother's future baby is just a group of tiny cells. In the beginning there is but the one cell, formed by the union of two sex cells--a spermatozoan and an ovum. This original, single cell soon divides into two cells, which stay together. Each of these two divide, again into two, and so the process goes on. It is through this on-going cell division that all human beings grow and develop. This enlarging cluster of cells is called at first a zygote, then an embryo, then a fetus.

About two weeks after conception an embryo is still barely large enough to be seen with the naked eye. The place where a head and brain will later develop is growing very fast, however, and there are little indentations where the eyes will be.

At the end of four weeks the mother's baby is still only about a quarter of an inch long. This is a particularly important time because now the internal organs--heart, liver, digestive system, brain and lungs--are beginning to form. The heart begins to beat, although no one will be able to hear it for many weeks. This is when you are probably beginning to think that you may be pregnant.

At five weeks the embryo is the shape of a tiny quarter-moon. His backbone has started to form. His head is growing much faster than the rest of his body, and will keep on doing so until after he is born. Tiny limb-buds appear, the beginnings of his arms and legs. At six weeks, he is almost half an inch long. The four limb-buds have grown into arms and legs.

By the seventh week ears and eyelids are forming and the internal organs are moving into place. The embryo is now floating in a sac of fluid which is sometimes called the "bag of water." If you are wondering why he doesn't drown, there is a simple answer: He cannot because he does not use his lungs to get oxygen until he comes out into the air at birth. He gets all the oxygen he needs from the mother's blood. The fluid keeps him evenly warm and also acts as a shock absorber to protect him from any jolts or bumps he might get from your ordinary activity.

After the eighth week the embryo is called a fetus. In the third month of pregnancy, he is about $2\frac{1}{2}$ inches long and weighs about an ounce. Your abdomen is beginning to enlarge. The baby's fingers and toes are usually well formed by the fourth month and tiny nails begin to show. His back is still curved like a bow, but his head is straightening up. A little hair, usually dark, is starting to grow on his scalp and his teeth are forming, deep in his gums. In both sexes, the external sex organs have now appeared. *At sixteen weeks* the fetus is 4 to 5 inches long and weighs about 4 ounces. His muscles are active and you may possibly feel their contractions.

Sometime during the *fifth month* the doctor may hear the first, faint fetal heartbeat through his stethoscope. You will probably notice light fluttering movements as the fetus stretches his arms and legs. These movements begin about five calendar months before the expected time of birth, so it is well to make a note of the date. *At twenty weeks* the baby is about 8 inches long and 10½ ounces in weight. Now your pregnancy really begins to show.

From this time on, your abdomen will get bigger quite rapidly. *By the sixth month* the baby's movements are real thumps. You may at times be able to see them. Sometimes he lies on one side, sometimes on the other, sometimes with his head down, sometimes with it up. When he is *about seven months* "along" he will probably take one position and keep it until after he leaves your body. At times you may not feel him at all. Babies have periods of waking and sleeping before they are born, just as they do afterwards.

During the last two or three months of uterine life, a baby grows "tall" very fast, gets his body fat, and rounds himself out. *From the sixth month on* until shortly before birth, he is covered with downy fuzz. A soft creamy substance called vernix begins to form on his body *at about the seventh month*.

During the eighth and ninth months he becomes more and more like the typical full-term child. The cartileges of his nose and ears develop. His nails, still paper thin, grow beyond the tips of his fingers and toes. The bones of his skull become harder and are becoming more closely knit. The hair on his head grows longer. His eyes, like the eyes of all newborn babies, are slate-blue. You will not be able to tell, when he is born, what color they will be later.

This is indeed a sketchy account of a child's growth during the first nine months or so of his existence. If you want to learn more about your baby's development, ask your physician, public health nurse or librarian to suggest some books on the subject. In a prenatal class, you will have opportunities to find out many of the things you want to know.

_____1. Fourth week

_____2. Fifth week

_____3. Sixth week

_____4. Seventh week

_____5. Eighth week

_____6. Third month

_____7. Fifth month

_____8. Sixth month

_____9. Seventh month

____10. Ninth month

a. heart begins to beat

b. fetus becomes full-term child

c. doctor can detect fetal heart beat

d. creamy substance forms over body

e. embryo is almost one-half inch long

f. backbone begins to form

g. embryo weighs about one ounce

h. internal organs move into place

i. embryo becomes a fetus

j. baby's movements are quite noticeable

ANSWERS: Activity 39

1. a
2. f
3. e
4. h
5. i
6. g
7. c
8. j
9. d
10. b

SAMPLE ACTIVITY 40 Family Planning

INTRODUCTION With birth control its easy to . . .

1. Have only as many children as you want.
2. Have children when you want them.
3. Have a happier sex life because you won't be afraid of "getting caught" when you're not ready for a baby.
4. Have your babies far enough apart so you can stay healthy and be better able to give each child the attention, clothing and schooling he needs to get a good start in life.
5. Plan your family because birth control is safe, inexpensive and really works.

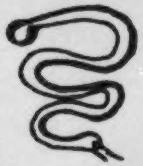
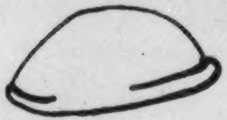
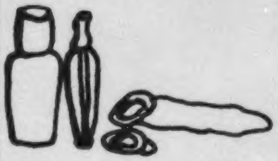
You can get birth control from . . .

1. Your own doctor.
2. Louisiana Family Planning Program. For information about methods of birth control,the location of the clinic nearest you, or for an appointment, see your local phone book.
3. Louisiana Department of Health. For information about the clinic nearest you, call your local Health Clinic.
4. Your nearest state hospital.
5. Any drugstore or pharmacy.

When choosing a method of birth control, it is important to remember that the "best method" is probably the one that makes you and your partner feel most natural and most comfortable.

DIRECTIONS Study this chart: Methods of Birth Control. Answer the questions which follow.

METHODS OF BIRTH CONTROL

SOME RELIABLE METHODS OF BIRTH CONTROL	PILL 	I.U.D. 	DIAPHRAGM 	CONDOM – FOAM 	STERILIZATION
WHAT IS IT?	A pill made of a combination of synthetic hormones almost the same as those created by the ovaries in a woman.	A small plastic object with nylon threads attached. Inserted into the womb by a physician.	A small, flexible, cap-shaped device made of rubber. Is inserted in the vagina before intercourse and used with vaginal cream or jelly.	The condom is a thin covering made of rubber or similar material. Placed on the erect penis (like a glove). Foam is a chemical inserted in the vagina. Comes in an aerosol container.	The male operation is called vasectomy. The female operation is called tubal ligation.
HOW DOES IT WORK?	Prevents the ovary from releasing an egg cell. With no egg cell present, a woman cannot become pregnant.	Exactly how it works is not known. The most widely accepted theory is that it prevents the egg from implanting in the womb.	Prevents sperm from passing into the womb. Cream and jelly kills sperm.	Both prevent the sperm from reaching the egg.	Cutting and tying of the tubes in male or female to prevent sperm or eggs from moving into reproductive system.
HOW IS IT USED?	One pill must be taken each day according to instructions.	Inserted by a physician. After each menstrual period, the woman should check the threads to make sure the IUD is in place.	A physician must fit the woman with the diaphragm. Can be inserted up to 6 hours before intercourse, and must not be removed before 8 hours after.	The condom is placed on the man's penis after erection but long before the climax. Foam should be used according to instruction on package. Used before each act of intercourse.	Consult a physician or a family planning clinic nearest you.
HOW RELIABLE IS IT?	Highly effective if used according to directions.	Highly effective. Not as effective as the pill.	Highly effective if used correctly.	Each is effective. Highly effective if used together.	The most effective method of birth control.
ARE THERE SIDE EFFECTS?	May cause weight gain, breast tenderness, nausea. Normally, these minor side effects disappear within three months. Not recommended for women with certain medical problems. May clear acne, lessen cramps and lessen and regulate menstrual flow.	Many women have no problem but the IUD cannot be used by all women. Sometimes the body "pushes" it out. May cause cramps, bleeding or spotting.	Some women may have difficulty placing it correctly.	Condoms are an excellent method of preventing VD. Both condom and foam may cause irritation in rare cases.	All surgery has some risk, but new procedures make these operations simple and safe.
DOES IT AFFECT SEX?	Convenient, reliable and not messy. Does not interfere with sex act. May relieve anxiety over pregnancy, thus improving sexual relations.	Is not felt by either partner. May relieve anxiety over pregnancy, thus improving sexual relations.	If properly inserted, neither partner should feel it.	May be messy. Some may not like having to use a contraceptive before each sex act.	Has no effect on sex drive. Many feel that removing fear of pregnancy improves sexual relations.
WHERE CAN I GET IT?	By prescriptions from a doctor.	From a doctor.	From a doctor.	From a drugstore.	Vasectomy can be done in a doctor's office. Tubal ligation, at present, involves short hospitalization.

1. What operation produces sterilization in the male?

2. What operation produces sterilization for the female?

3. Which birth control method must be inserted by the physician?

4. The condom is highly effective when used with what other method?

5. The diaphragm should be removed at what period following intercourse?

6. What form of birth control does not require a doctor's direction?

7. Other than birth control, condoms offer what protection?

8. Name some common side effects of the birth control pill.

9. Forms of birth control can be obtained from what five agencies?

10. What are the advantages of practicing birth control?

ANSWERS: Activity 40

1. vasectomy
2. tubal ligation
3. I. U. D.
4. foam
5. after 8 hours
6. condom - foam
7. against VD
8. weight gain, breast tenderness, nausea
9. Doctor; Louisiana Family Planning Program; Louisiana Department of Health; State Hospital; Drugstore or Pharmacy
10. Ability to plan children; happier sex life; Ability to space birth of children, etc.

SAMPLE ACTIVITY 41 Child Rearing Practices

INTRODUCTION

Children learn more from what they see us do than from what we tell them to do. Research bears out this principle of learning.

By watching children play "house," we can do a fair job of describing the kind of living that goes on in the home. We see one small child pat and love her baby doll and another child beat and fuss at hers. We should not jump to conclusions, but we wonder if this action in each case is what a child has seen at home.

The relationships between mother and father, between parents and children, and between brother and sisters serve as patterns for the young child to imitate.

DIRECTIONS

To discover some of the results you might expect from different family practices, study these:

IF A CHILD LIVES	HE LEARNS
with too much criticism	to condemn
with hostility	to fight
with fear	to be apprehensive
with pity	to be sorry for himself
with jealousy	to feel resentment
with encouragement	to be confident
with tolerance	to be patient
with poise	to be appreciative
with acceptance	to love
with approval	to like himself
with recognition	to have a goal

with fairness. . . . . what justice is
with honesty . . . . what truth is
with security. . . . . to have faith in himself
with friendliness. . . . . that the world is a nice
place in which to live

SAMPLE ACTIVITY 42 Child Rearing Practices

INTRODUCTION No two children grow and develop exactly the same. Each individual is different. However, you can get an idea from these charts of what to look for as children grow from one age and stage to the next.

DIRECTIONS Study these charts and answer the questions which follow. Mark each statement true or false.

FIRST YEAR

PHYSICALLY	MENTALLY	SOCIALLY & EMOTIONALLY
Grows rapidly. On first birthday may weigh three times as much as at birth. First tooth may appear at 6 or 7 months. Begins to grasp things with hands, to kick, and to crawl. Bodily proportions change--head relatively less large than at birth.	Touch, taste, and smell help him get acquainted with world around him. Recognizes much of what he sees, and understands some of what he hears. Shows preference for certain toys. Tries to imitate sounds he hears.	Shows anger when hungry or uncomfortable. Shows affection for parents. Around third or fourth month, begins to respond socially to those around him, and to show interest in what is going on.

EARLY CHILDHOOD - 1 to 6

PHYSICALLY	MENTALLY	SOCIALLY & EMOTIONALLY
Learns to walk between 1 year and 18 months. Toilet, sleeping, and eating habits gradually established. From 2 to 6, large muscles develop rapidly; motor coordination, unevenly. Girls usually a year ahead of boys in physical development.	Begins to say "Mama" at 1, and by 2, uses short sentences. Vocabulary grows by leaps and bounds. Like songs, nursery rhymes, cutting, pasting, coloring. Learns many games, asks lots of questions, and sees relationship between ideas.	Temper tantrums to get own way. Says "no" a lot. Plays alone at first, interested in group activities in third year. Likes creative play. Doesn't differentiate much between boys and girls. May go through period of handling sex organs. Can carry some responsibility.

MIDDLE CHILDHOOD - 6 to 10

PHYSICALLY	MENTALLY	SOCIALLY & EMOTIONALLY
Rate of growth slows down. Begins to lose baby teeth and gets first permanent teeth. Sexual organs grow at slower rate than rest of body. Muscular coordination still uneven and incomplete. Better control over large muscles than small ones.	Learns to read. Is gradually acquiring other knowledge and skills. Enjoys myths, nature stories, heroic tales, comics, radio, TV, and movies. Learns best when can be active while learning.	Sexual feelings and interests very much alive--masturbation may increase. Their feelings and interests very much alive. Interests of boys and girls diverging--less play together. More independent--learning to take responsibility and control emotions.

Middle Childhood --

Manual dexterity and eye-hand coordination increase. Enjoys play that uses whole body.	Acquires some sex information--much of it outside the home. Recognizes differences in how boys and girls are expected to behave.	Some understanding of time and money values. Concern about right and wrong.

LATER CHILDHOOD - 10 to 13

PHYSICALLY	MENTALLY	SOCIALLY & EMOTIONALLY
More rapid growth--muscles expand, bones lengthen. Bodies may be ungainly and awkward because of growth changes. Voice changes in boys. Girls mature before boys, but in both, colorless hair appears around genitals. In girls, hips and breasts round out and menstruation may begin.	Wider range of learning and greater acquisition of skills and knowledge. Growing ability to reason and think out own problems.	May not fully accept changes in body. Grown up one minute and irresponsible and childish the next. Great desire to be part of the group and accepted by others his own age. Awakening interest in personal appearance. Boys and girls start a growing interest in each other yet feel most comfortable with their own gender.

______1. During its first year a child's weight may triple.

______2. During early childhood boys are usually a year ahead of girls in physical development.

______3. Children in primary grades learn better when "watching" rather than "doing".

______4. Interest in sexual organs is abnormal for young children.

______5. Children in early teens have a great desire to be accepted by others their age.

ANSWERS: Activity 42

1. T
2. F
3. F
4. F
5. T

SAMPLE ACTIVITY 43 The Adolescent

INTRODUCTION We ordinarily speak of adolescence as the period between 12 and 20 years of age. This span of years covers a wide variety of changes physically, mentally, emotionally, and socially. For most young people, "it is the best of times, it is the worst of times."

DIRECTIONS Read the following statements about adolescence. Mark each statement true or false. Thinking about these statements and learning the answers may help you better understand the adolescent stage of development.

______1. Puberty refers to a sexual maturity which marks a child's passage into adolescence.

______2. A teen-ager's early life experiences have little effect on his maturing process.

______3. Because teenagers are independent, they need very little parental control or guidance.

______4. Adolescent skin problems may be caused from eating foods which are sweet and rich.

______5. A teenager is probably more eager to please friends than family.

______6. The teen years are a very easy adjustment period for parents and children.

______7. Boys or girls in a group will do things no one of them alone would have the courage to do.

______8. The typical adolescent desires to be polite at all times.

_____9. Few adolescents are pressured or influenced by their peers.

_____10. It is easier to talk over with children matters about sexual maturation before they become emotionally involved.

ANSWERS: Activity 43

1. T
2. F
3. F
4. T
5. T
6. F
7. T
8. F
9. F
10. T

SAMPLE ACTIVITY 44 Potential Hazards

INTRODUCTION Each year there are great numbers of accidents in the home. Almost all of these could have been prevented. You might look around your home and find some things that you can do to prevent accidents.

DIRECTIONS Use this checklist to find hazards in your home.

IN THE KITCHEN DO YOU:	YES	NO
Use nonskid wax on your floors?	___	___
Turn pot handles away from stove front but not over another burner?	___	___
Wipe up spills immediately?	___	___
Open oven door before turning on gas to light it manually?	___	___
Have a rack or compartmented tray for sharp knives?	___	___
Use a step stool when reaching into high cupboards?		
IN THE LIVING, DINING, AND BEDROOM DO YOU:		
Have nonskid backing on small rugs and avoid use at top of stairs?	___	___
Keep traffic areas and exits clear of furniture and obstructions?	___	___
Have plenty of wall outlets for lamps and appliances, avoid octopus connections?	___	___
Have lamp within reach of bed?	___	___

IN THE STORAGE AREAS DO YOU:	YES	NO
Avoid using your attic or utility room for a "dumping ground," especially for combustible materials?	___	___
Have attic floored if used for storage?	___	___
Keep rubbish and waste paper in metal containers?	___	___
IN THE BATHROOM DO YOU:		
Have nonskid mats or textured surfaces in tubs and showers?	___	___
Have a sturdy grab bar for your tub or shower?	___	___
Have medicines stored safely out of the reach of small children?	___	___
Dry your hands before using electrical appliances--and never operate them when you're in the bathtub.	___	___
Avoid using hair sprays or aerosols near open flame or when smoking?	___	___
ON STAIRWAYS DO YOU:		
Have sturdy handrails for outside steps and inside closed stairways?	___	___
Have attic stairs well-lighted?	___	___
Have sturdy bannisters on open stairs and stairwells?	___	___
Keep children's toys off stairs?	___	___
Avoid using stairways for storage areas?	___	___
Have stairs well lighted with switches at top and bottom?	___	___
Keep treads, nosing and carpeting in good repair?	___	___

IN THE WORKSHOP DO YOU:	YES	NO
Keep paint thinners and solvents in metal cans?	___	___
Keep power tools disconnected or switches locked when not in use?	___	___
Store oily rags in air-tight metal cans?	___	___
Keep tools out of the reach of small children?	___	___
Have a dry-powder, carbon dioxide or all-purpose fire extinguisher handy?	___	___

ON THE OUTSIDE DO YOU:		
Return garden tools to their storage racks after use?	___	___
Get help for heavy or difficult jobs?	___	___
Limit the time you work in the hot sun (severe sunburn or sunstroke is serious business)?	___	___
Keep children and pets a safe distance away while operating your power mower?	___	___
Shut off the mower when cleaning, adjusting or emptying grass catcher, and never refuel when motor is hot?	___	___
Use charcoal lighter fluid to light your outdoor grill (never gasoline)?	___	___
Keep ladders in good shape--replace loose rungs, worn ladder shoes, frayed ropes on extension ladders?	___	___

SAMPLE ACTIVITY 45 Basic Safety Measures

INTRODUCTION Tornadoes and hurricanes are both familiar to residents of Louisiana. In case such storms strike, do you have a plan for you and your family? The American Red Cross has some suggestions for wise weather watchers.

DIRECTIONS Read the following storm situations and pertinent facts about hurricanes and tornadoes. Consider what action you would take and write your plan of action in a paragraph.

SITUATION I

You live in a coastal area of the United States. On the radio you hear that a hurricane watch is in effect. What should you and your family do?

FACTS

Newspapers and radio and TV stations all carry hurricane watch announcements. Power failures sometimes occur following bad storms.

People living in low-lying areas are often swamped or marooned by hurricane tides and high winds. Warnings to evacuate mean that immediate evacuation is necessary to avoid injury or death.

People who stay indoors during a hurricane or severe storm are safer--especially if the building is made of brick or concrete.

Windows are a source of danger because of shattered and flying glass. Storm shutters or boards offer protection from window glass.

Loose objects, such as garbage cans, tools, and garden furniture, can be blown about by the wind.

Water stored in bottles and other containers, extra supplies of food that require no cooking, and candles and flashlights can be kept on hand for emergencies.

When the "eye" of the hurricane is overhead, there is a deceptive period of calm that may last for a half-hour or longer. This lull is misleading since the other side of the storm soon strikes with winds from the opposite direction.

HOW WOULD YOU SOLVE THIS CASE?

SITUATION II

ESSA has announced a tornado watch in your area. What should you do if you are at school? At home?

FACTS

The safest place at school is an inside wall on a lower level, a storm celler, or a ditch outside.

At home, the basement is the safest place to be. A heavy workbench or table offers some protection. Storm cellars or ditches are the next safest places to be if there is no basement.

A battery-powered portable radio is particularly useful at this time for receiving emergency instructions in the event of power failure.

HOW WOULD YOU SOLVE THIS CASE?

SAMPLE ACTIVITY 46 First Aid

INTRODUCTION

These safe practices spell FIRST AIDS

F is for fear. Stop it before it starts. Tell the victim he will be all right. Turn his head so that he cannot see his injury.

I is for information. Find out what the injury is before you act. Tell the doctor everything you know.

R is for reclining position. Keep a victim lying down. If his bones are broken, movement may cause them to cut nerves and blood vessels; tear through the skin. Moving a victim with a broken back may cause his death. Even after someone has been saved from drowning and given artificial respiration, he should be kept lying down to prevent strain on his heart.

S is for shock. This is a state of physical and mental depression which follows injury. The victim may turn white and gasp for breath. Cover him immediately, and keep him warm. If he is conscious, give him a sniff of spirtis of ammonia or a cup of tea or coffee.

T is for transportation. Don't move a victim unless he is in a burning building or car, or a capsized boat. If you pick up victims of auto accidents and rush them to a hospital in a jouncing car, you may make their injuries worse.

A is for air. Be sure the victim gets plenty! If a crowd gathers, ask two big men to hold them back.

I is for immediate treatment of bleeding, suffocating, poisoning. Serious bleeding may cause death in 5 or 6 minutes. You should know the pressure points where serious bleeding can be stopped and how to make tourniquets to stop bleeding. For suffocation and drowning, you should know something about artificial respiration. For poisoning, follow the remedy recommended on the container of the poisonous solution.

D _is for drink_. Water, tea, or coffee may be given to persons who are conscious. If the victim is unconscious, give nothing--a drink may choke him.

S _is SEND for the doctor at once_!

DIRECTIONS Refer to the practices listed above to answer the following questions. Check the correct response.

1. You are giving first aid when you:

____a. cure injuries.
____b. give help until the doctor comes.

2. In case of serious accident:

____a. know what to do.
____b. know what not to do.
____c. know both, as they are equally important.

3. You prevent shock by:

____a. getting the victim to his feet and getting him to walk around to improve circulation.
____b. keeping the victim lying down and covering him with coats and blankets to keep him warm.

4. When someone is badly hurt:

____a. rush him to a hospital at once.
____b. keep him lying down and give first aid.

5. When someone has been poisoned, you should:

____a. induce vomiting immediately.
____b. follow the directions on the container of the poisonous material.

6. When a victim is unconscious:

____a. give him coffee or tea.
____b. give him all the water he wants.
____c. give him nothing.

ANSWERS: Activity 46

1. b
2. c
3. b
4. b
5. b
6. c

SAMPLE ACTIVITY 47 First Aid

INTRODUCTION

First aid is the immediate and temporary care given to the victim of an accident or sudden illness until he can be seen by a doctor. A person who knows how to prevent infection, recognize and treat shock, give mouth-to-mouth resuscitation and administer other forms of first aid can prevent a more serious illness or injury from developing and may actually save a life.

Here are a few basic techniques that can easily be learned and applied. For more information, refer to the American Red Cross standard and advanced first aid handbooks, available from local Red Cross chapters.

Minor Wounds. The main concern is to prevent infection. First wash your own hands with soap and clean water. Then cleanse the wound with soap and clean water and apply a sterile dressing. A dressing is material placed directly over a wound; a bandage is the material used to hold the dressing in place. A dressing should extend well beyond the wound edges. Bandages should be clean but need not be sterile. They should also be snug but not tight enough to stop circulation. Do not use fluff cotton as a dressing; the fibers are hard to remove and may cause infection.

Shock. Shock is an overall condition that results when too little blood circulates through the body following serious injury. Signs of shock are weakness, pale skin that is moist and cooler than it should be, frequent nausea or vomiting, and shallow breathing.

To treat shock: Keep patient lying down and elevate the lower part of the body (unless the head is injured or the victim has trouble breathing in this position). If the victim is lying on the ground, place a blanket beneath him to help prevent a large loss of body heat. Give water if the patient is conscious. If a doctor can't be reached immediately, give the victim half-glass doses of a solution of one-half level teaspoon of salt and one-half level teaspoon of baking soda in a quart of water to restore normal body-salts levels. Be calm and reassuring.

Poisoning. Speed is essential in treating poisonings. Act before the body has had time to absorb the poison. To administer first aid for poisoning: call a doctor. Begin mouth-to-mouth resuscitation if the victim is having trouble breathing. Dilute the poison with water or milk. Induce vomiting unless the poison is a strong acid or alkali or a petroleum product such as gasoline. If the person is already unconscious, keep him warm and get medical help immediately.

Mouth-to-Mouth Resuscitation. This is a form of artificial respiration that should be started when breathing movements stop or when lips, tongue and fingernails become blue. If in doubt, begin; delay could cost the person's life. To give mouth-to-mouth resuscitation:

Lift neck and tilt head back to open air passage.

Pinch person's nose to prevent air leakage.

Make a tight seal with your mouth over the person's mouth.

Blow until person's chest rises.

In case of severe injury to the mouth or to a small child, cover nose and mouth with your mouth and proceed as above.

DIRECTIONS

Answer true or false to the following statements. Refer to the above passage when necessary.

_____1. First aid should provide only temporary care until a doctor can be reached.

_____2. In treating a minor wound, the major concern is shock.

_____3. A dressing and a bandage serve the same purpose.

_____4. Fluff cotton is an excellent dressing for a wound.

_____5. If a patient is in shock, his head should be elevated to improve circulation.

_____6. A person in shock should be kept warm.

_____7. Vomiting should not be induced if a person has swallowed gasoline.

_____8. When administering mouth-to-mouth resuscitation, you should pinch the victim's nose shut.

_____9. When mouth-to-mouth resuscitation is properly given, the victims chest will rise.

_____10. A small child should not be given mouth-to-mouth resuscitation.

ANSWERS: Activity 47

1. T
2. F
3. F
4. F
5. F
6. T
7. T
8. T
9. T
10. F

SAMPLE ACTIVITY 48 Emergency Situations

INTRODUCTION When an emergency situation exists, you must act quickly and calmly. One time-saver is a list of phone numbers for emergencies. It is a good idea to have near your telephone the numbers of these sources:

Police Department	________
Ambulance Service	________
Fire Department	________

DIRECTIONS Read and discuss this Emergency Information. Choose the correct answer (from the box below) for each question.

EMERGENCY INFORMATION

1. Have emergency telephone numbers memorized or convenient enough to call quickly.
2. Be brief, but accurate when you make an emergency telephone call.
3. Remember to give good directions to the address where help is needed.
4. If there are chest pains, go to the hospital quickly.
5. Give nurses, doctor, medics,etc., information concerning why you need help.
6. Tell emergency personnel your allergies (if you have any) to medicines and drugs.
7. Take only medication prescribed for you.
8. Take your prescriptions with you when you go on a vacation.

9. Consent for medical attention for minors should be left (with the family doctor) by the parents and/or guardians if they are expected to be away from home.

10. Carry your insurance cards with you.

A. The police
B. An ambulance
C. The fire department

1. There is a street fight in your neighborhood. What source should you call?_______

2. There is a bad brush fire. What source should you call?
____

3. Your spouse has a heart attack in the middle of the night. What source should you call?_______

4. Your house catches on fire. What source should you call?
____

5. There is a riot on your college campus. What source should you call?_______

6. One of your children has a bicycle accident in which one leg is badly injured. It happens after your family doctor's hours. What source should be called?_______

7. There is a burglary at a corner grocery store and you are a witness. Which source should you call?_______

8. On your vacation, your automobile catches on fire and you don't have a fire extinguisher. What source should you call?______

ANSWERS: Activity 48

1. A
2. C
3. B
4. C
5. A
6. B
7. A
8. C

GOVERNMENT AND LAW

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SAMPLE ACTIVITY 49 Legislative Branch

INTRODUCTION The legislative branch is the law making body of our federal government. Congress consists of two branches: the Senate and the House of Representatives.

DIRECTIONS Study the following charts: The Legislative Branch of Government; Congressional Standing Committees; Congressional Powers; and How a Bill Becomes a Law. Answer the questions following each.

THE LEGISLATIVE BRANCH OF GOVERNMENT

(The Law Making Body)

CONGRESS

HOUSE OF REPRESENTATIVES	SENATE
1. 435 members	1. 100 members
2. At least one member per state (based on state population and according to election results)	2. Two members per state according to election results
3. A two year term for members	3. A six year term for members
4. Mimimum age: 25 years	4. Minimum age: 30 years
5. 20 committees	5. 16 committees
6. Rigid rules	6. Flexible rules
7. Quick action	7. Slow action
8. More impersonal	8. More personal
9. More conservative	9. More liberal
10. More responsible to voters	10. Less responsible to voters
11. Less prestige	11. More prestige
12. Policy adoption as a result of voting, the Speaker of the House, and the Majority Leader	12. Policy adoption as a result of voting, the Vice President of the United States, and the President pro tempore

1. How many members make up the body of the House of Representatives?____________

2. How many members make up the Senate body?____________

3. What is the time period for a member to serve in the House of Representatives?____________

4. What is the time period for a member to serve in the Senate?

____

5. How many committees make up the House of Representatives?

____

6. How many committees make up the Senate?__________________

7. What determines the number of House of Representatives each state has?____

8. How many members of the Senate are chosen from each state?

____

ANSWERS: Activity 49

1. 435
2. 100
3. Two Years
4. Six Years
5. 20
6. 16
7. At least one member is elected in each state
8. Two members in each state

CONGRESSIONAL STANDING COMMITTEES

HOUSE OF REPRESENTATIVES

- Agriculture
- Appropriations
- Armed Services
- Banking and Currency
- District of Columbia
- Education, Labor, and Welfare
- Foreign Affairs
- Government Operations
- Interior and Insular Affairs
- Interstate and Foreign Commerce
- Judiciary
- Post Office and Civil Service
- Rules
- Science and Aeronautics
- Ways and Means
- House Administration
- Merchant Marine and Fisheries
- Un-American Activities
- Veterans Affairs

SENATE

- Agriculture and Forestry
- Appropriations
- Armed Services
- Banking and Currency
- District of Columbia
- Education, Labor, and Welfare
- Foreign Relations
- Government Operations
- Interior and Insular Affairs
- Interstate and Foreign Commerce
- Judiciary
- Post Office and Civil Service
- Rules and Administration
- Aeronautical and Space Sciences
- Finance

List four differences between the committees for the House of Representatives and the Senate. (Use the committees that are similar in nature as your basis.)

1. ____

____

2. ____

____

3. ____

____

4. ____

____

ANSWERS: Activity 49

1. Both House and Senate have an agriculture committee, but the Senate has a forestry division.

2. The House has a Foreign Affairs Committee but the Senate has a Foreign Relations Committee.

3. The House has a Rules Committee; Senate has a Rules and Administration Committee.

4. House has a Science and Aeronautics Committee; Senate has an Aeronautical and Space Science Committee.

CONGRESSIONAL POWERS

A. To levy and collect taxes
B. To borrow money
C. To regulate commerce (foreign and domestic)
D. To change the size of the Supreme Court (if necessary)
E. To establish federal courts to function under the Supreme Court and eliminate old courts
F. To regulate the powers of courts
G. To impeach judges (when necessary)
H. To approve and confirm appointments
I. To make laws
J. To organize the executive departments
K. To over-ride the President's veto by a two-thirds vote
L. To impeach officials (when necessary)
M. To establish the rules for the naturalization of citizens
N. To provide for the punishment of counterfeiters
O. To punish for crimes on the high seas
P. To provide and maintain a navy
Q. To make rules for land and naval forces
R. To raise, discipline, and support the militia
S. To promote the arts and sciences
T. To protect the writings and discoveries of writers and inventors
U. To provide for a postal system

1. Which congressional power makes provisions for patents?______

2. Which congressional power makes provisions for copyrights?

______

3. Which congressional power regulates the naturalization of citizens?______

4. Which congressional power controls the size of the Supreme Court?______

5. Which congressional power provides for the collection of taxes?______

ANSWERS: Activity 49

1. T
2. T
3. M
4. D
5. A

HOW A BILL BECOMES A LAW

(It may originate in the House of Representatives
or in the Senate)

HOUSE OF REPRESENTATIVES

Step 1: Introduced the Bill

Step 2: Referred It to the Proper Committee

Step 3: Put It on a Calendar

Step 4: Cleared by the Rules Committee to be brought to the Floor

Step 5: Brought to the Floor by the Chairman of the Committee

Step 6: Debated and Passed

SENATE

Step 7: Sent to the Senate

Step 8: Reported by the Committee

Step 9: Put It on a Calendar

Step 10: Passed with Changes

Step 11: Agreed on Compromise Bill in Conference Committee Meeting

Step 12: Passed the Compromised Bill

Step 13: Passed the Compromised Bill

PRESIDENT

Step 14: Signed into Law or Vetoed by the President

Step 15: Passed Again by Two-Thirds Vote

Step 16: Passed Again by Two-Thirds Vote

Step 17: Became a Law

1. From which branch of congress does a bill originate? _______

____

2. Who brings the bill to the floor?__________________________

3. After a bill is vetoed by the President of the United States, what happens to it?____________________________________

____

4. What fractional representation must each branch of congress have in order to over-ride the President's veto?____________

____

ANSWERS: Activity 49

1. The House of Representatives or the Senate
2. The Chairman of the committee
3. It is sent back to both houses to be voted on again
4. Two-thirds

SAMPLE ACTIVITY 50 Executive Branch

INTRODUCTION The Executive Branch is the law enforcement body of our federal government. The president, vice president, and members of the cabinet, executive staff, and various agencies comprise the executive department.

DIRECTIONS Study the following information about the composition and operation of the executive branch of government. Answer the questions which follow.

THE EXECUTIVE BRANCH OF THE GOVERNMENT

(The Law Enforcement Body)

THE PRESIDENT

THE VICE PRESIDENT

AGENCIES & COMMISSIONS	CABINET	EXECUTIVE OFFICE
Securities and Exchange Commission	Department of Transportation	National Security Council
Veterans Administration	Department of Commerce	Central Intelligence Agency
Civil Aeronautics Board	Department of Labor	Bureau of the Budget
Federal Reserve System	Department of Justice	Council of Economic Advisors
Tennessee Valley Authority	Department of Agriculture	National Aeronautics and Space Council
U. S. Tariff Commission	Department of the Interior	Office of Emergency Preparedness
Interstate Commerce Commission	Post Office Department	Office of Science & Technology
Federal Power Commission	War Department	Office of Special Representative For Trade Negotiations
Atomic Energy Commission	Treasury Department	Office of Economic Opportunity
Federal Communications Commission	State Department	National Council on Marine Resources and Engineering Development
National Labor Relations Board	Health Education and Welfare	Council for Urban Affairs
U. S. Information Agency	Housing and Urban Development	Office of Intergovernmental Relations
Export - Import Bank		Council on Environmental Quality
U. S. Civil Service Commission		

QUALIFICATIONS FOR THE PRESIDENT AND VICE PRESIDENT

1. A natural-born citizen of the United States
2. At least 35 years of age
3. A resident of the United States at least fourteen years

ELECTION OF THE PRESIDENT

1. Announcement of candidacy (announced by the person running for office or drafted by friends).

2. Nomination by a political party in June, July, or August of an election year.

3. Campaign for office

4. The election occurs on the first Tuesday of November in an election year. The election is won by the Presidential and Vice Presidential team that receives the most electoral votes. Each state has as many electors as it has senators and representatives in Congress and therefore has that same number of electoral votes. There are a total of 538 electors that make up the membership of the House of Representatives and the Senate. These two Congressional groups are called the Electoral College.

5. The President is elected for a four year term and may be re-elected for one additional term.

OATH OF OFFICE FOR THE PRESIDENT OF THE UNITED STATES:

> "I ________________ do solemnly swear
> that I will faithfully execute the
> office of the President of the United
> States, and will, to the best of my
> ability, preserve, protect, and defend
> the Constitution of the United States.
> So help me God."

THE DUTIES OF THE PRESIDENT

1. The President recommends legislation to Congress once a year and calls additional sessions of Congress (when necessary).

2. The President vetoes bills.

3. The President signs certain bills so that they can become laws.

4. The President informs the public about the passage of legislation through radio and television media.

5. As the chief executive, the President sees that Congress' programs come into being.

6. As the chief protector, the President sees that our laws are enforced.

7. The President influences the branches of government through the selection of people to fill the positions on the Supreme Court and the lower federal courts; and to fill the positions for the executive offices, the Cabinet, and agencies or commissions.

8. As the nation's chief foreign officer, the President initiates international treaties.

9. The President is the Commander in Chief of the Armed Forces with the authority to send troops to protect American interests in other parts of the world, to remove a general from his command, etc.

10. The President is the ceremonial or social head of the nation. He entertains at state functions and receives the visiting leaders from other countries.

11. The President is the head of a political party and tries to improve the political party's power and position.

12. For additional duties, contact the Harry S. Truman Library in Independence, Missouri.

DUTIES OF THE VICE PRESIDENT

1. The Vice President succeeds to the office of President if there is a vacancy in that office.
2. The Vice President attends Cabinet meetings.
3. In the President's absence, the Vice President represents the President.
4. The Vice President presides over the Senate and can vote in case of a tie.

DUTIES OF THE CABINET MEMBERS

1. The cabinet members advise the President.
2. The cabinet members administer their departments.
3. The cabinet members succeed to the Presidency if appointed and approved by Congress.

THE CONSTITUTION OF THE UNITED STATES OF AMERICA

(Succession To The Office Of President)

ARTICLE II.

SECTION 1. In the case of the removal of a President from office, the death of the President, the President's resignation, or the President's inability to perform the duties of the office, the Vice President may assume those powers and duties. If the Congress finds that the Vice President is unable to perform the duties of Acting President, Congress may provide for the removal of the Acting President and declare an officer to act as President until a President can be elected.

ARTICLE XXV.

(An amendment on the succession to the office of President)

SECTION 1. In case of the removal of the President from office, the death of the President, or the President's resignation, the Vice President will become the President.

SECTION 2. Whenever there is a vacancy in the Vice Presidential office, the President will nominate a Vice President who will take office after a confirmation by a majority vote of both Houses of Congress.

SECTION 3. When the President gives a written declaration to the President pro tempore of the Senate and the Speaker of the House of Representatives of being unable to fulfill the powers and duties of the office, those duties shall be assumed by the Vice President as the Acting President. When the President issues a written declaration of being able to assume the duties of the office, the President may be reinstated.

SECTION 4. When the Vice President and a majority of the principal officers of the executive departments or any body that Congress provides by law, issues to the President pro tempore of the Senate and the Speaker of the House of Representatives their written declaration that the President is unable to discharge the powers and duties of the office, the Vice President will assume the powers and duties of the office as the Acting President.

THE EXECUTIVE BRANCH OF THE GOVERNMENT

1. What are the ten departments that make up the President's Cabinet?

A. ______________________________

B. ______________________________

C. ______________________________

D. ______________________________

E. ______________________________

F. ______________________________

G. ______________________________

H. ______________________________

I. ______________________________

J. ______________________________

K. ______________________________

L. ______________________________

2. What is the purpose of the executive branch of the government?

____

3. What are the qualifications for becoming the President or Vice President of the United States?

A. ____
B. ____
C. ____

4. What are the four steps leading to the Presidency?

A. ____
B. ____
C. ____
D. ____

5. What are the eleven duties of the president?

A. ____
B. ____
C. ____
D. ____
E. ____
F. ____
G. ____
H. ____
I. ____
J. ____
K. ____

6. What are the duties of the Vice President?

A. ____
B. ____
C. ____
D. ____

ANSWERS: Activity 50

1. A. Department of Transportation
   B. Department of Commerce
   C. Department of Labor
   D. Department of Justice
   E. Department of Agriculture
   F. Department of the Interior
   G. Post Office Department
   H. War Department
   I. Treasury Department
   J. State Department
   K. Health Education and Welfare
   L. Housing and Urban Development

2. The purpose of the executive branch of the government is to enforce the laws.

3. A. A natural-born citizen of the United States
   B. A resident of the United States for at least fourteen years
   C. At least 35 years of age

4. A. Announcement of candidacy
   B. Nomination by a political party in June, July, or August of an election year
   C. Campaign for office
   D. The election

5. A. Recommends legislation to Congress and calls special sessions of Congress
   B. Vetoes bills
   C. Places signature on bills so that they can become laws
   D. Informs the public on legislation, etc.
   E. Sees that Congress' programs come into being
   F. Sees that our laws are enforced
   G. Selects people to fill positions in the executive branch of government
   H. Initiates international treaties
   I. Is the Commander in Chief of the Armed Forces
   J. Is the Social Head of the nation
   K. Is the Head of a Political Party

6. A. Succeeds to the Presidency if there is a vacancy in the office of President
   B. Attends Cabinet meetings
   C. Represents the President when the President is absent
   D. Presides over the Senate and votes in case of a tie

7. Under what four conditions, would it be necessary for the Vice President to become the Acting President to the United States?

   A. ______________________________

   B. ______________________________

   C. ______________________________

   D. ______________________________

8. Who succeeds to the office of President if there is a vacancy in that office? ______________________________

9. Who receives the written declaration from the President that the President is unable to perform the duties of that office?

   ____

10. If there is a vacancy in the offices of President and Vice President, whose responsibility is it to see that the offices are filled?

    A. ______________________________

    B. ______________________________

    C. ______________________________

ANSWERS: Activity 50 Cont'd

7. A. If the President dies
   B. If the President resigns
   C. If the President is removed from office
   D. If the President is unable to perform the duties of the office

8. The Vice President

9. The pro tempore of the Senate and the Speaker of the House of Representatives

10. A. The Vice President becomes the President
    B. The President nominates the Vice President
    C. Congress appoints an Acting President if the Vice President was unable to perform the duties of the Acting President

SAMPLE ACTIVITY 51 Check and Balance System

INTRODUCTION The Constitution of the United States provides for a separation of powers within the national government. The powers are separated among the three branches of government: the legislative, the executive, and the judicial. The check and balance system prevents the rise of an all-powerful dictator in our national government.

DIRECTIONS Study the checks and balances in our federal government. Answer the questions which follow.

EXECUTIVE

President

1. Administers laws
2. Vetoes Congressional legislative
3. Appoints federal judges
4. Appoints cabinet members
5. Makes treaties

LEGISLATIVE

Senators & Representatives

1. Makes laws
2. Can override Presidential vetoes
3. Approves Presidential appointments
4. Can remove President from office
5. Can remove judges from office
6. Ratifies treaties

JUDICIAL

Supreme Court

1. Can declare laws unconstitutional

1. What is meant by "separation of powers"?

2. What is the purpose of our system of "checks and balances"?

3. How can Congress and the President check the federal judiciary?

4. List 5 ways in which Congress can check the President?

5. What can the President do if he disapproves of a law? What can Congress do in return?

ANSWERS: Activity 51

1. The government is divided into 3 separate branches. Each branch has certain power and authority different from the other branches.

2. The system of "checks and balances" prevents one branch of government from becoming too powerful. It also prevents a dictator system.

3. The President appoints judges with the approval of Congress. Congress can remove judges from office.

4. (1) override presidential vetoes
   (2) approve presidential appointments
   (3) remove president from office
   (4) ratify treaties made by President
   (5) act on laws

5. The President can veto legislation but Congress can override his veto.

SAMPLE ACTIVITY 52 Relationship Between Federal, State, and Local Governments

INTRODUCTION In Louisiana, there are sixty-four parishes. A parish is a political and geographical division, similar to a county in other states. Parishes are divided into wards and wards are divided into precincts.

DIRECTIONS Read the following information about Louisiana's parish and municipal governments. Answer the questions which follow.

PARISH GOVERNMENT

Police Jury

The Police Jury is the chief governing body in each parish except East Baton Rouge, Jefferson, and Orleans Parishes. The principal duties of the police jury are as follows:

1. To build and maintain parish buildings
2. To build and maintain parish roads, bridges, and levees
3. To disburse the taxes collected for the parish
4. To call bond elections for public improvements in the parish
5. To set fees for parish licenses
6. To regulate drainage in the parish
7. To name and fix the salary for the Registrar of Voters, according to law
8. To grant franchises for electric lines and pipe lines for water and gas which pass over and beside parish roads that are located outside municipalities
9. To fix salaries for the Justices of the Peace and Ward Constables, according to law
10. To make parish ordinances which are effective outside the municipalities concerning the following:
    a. Roads, bridges, levees, and drains
    b. Policing of taverns and houses of public entertainment

   c. Speed limits on parish highways
   d. Prevention of trespassing on private property
   e. Regulation of peddlers
   f. Regulations for fencing property

11. To set fines for violations of parish ordinances

12. To select an official journal in which all notices, statements, and proceedings are required to be printed

13. To receive complaints concerning tax assessments

Parish Officials

The High Sheriff -- the Chief Executive of parish duties are as follows:

1. To investigate all crimes committed in the parish in which he is elected

2. To serve warrants for arrest and take into custody all persons charged with crimes

3. To look after the welfare and safe-keeping of all prisoners

4. To produce prisoners in court when ordered by the judge to do so

5. To serve summonses to petit jurors, witnesses, etc.

6. To serve as bailiff. (That is, he attends each session of the court for the purpose of preserving order and carrying out such orders as the presiding judge may issue)

7. To deliver to the penitentiary persons to serve time there

8. To deliver to the proper mental institution all persons declared insane by the court

9. To carry out all judgments ordered in civil cases by the court and issued by the Clerk of Court

10. To seize and sell property in satisfaction of court judgments (in carrying out this duty, the sheriff seizes the property, and after advertising it for the required times, sells the property at public auction, to the highest bidder)

The Tax Collector -- collector of property taxes

The Clerk of Court -- the recorder of conveyances, mortgages, and other acts and official papers - is elected by the voters in the parish in which he performs his duties for a term of four years. There is a Clerk of Court in each parish. His duties are as follows:

1. To issue all summonses for and citations of the courts

2. To keep petitions, answers, exceptions, motions, and other documents in connection with civil suits before the Court

3. To make records for the higher court of all that takes place in civil or criminal cases

4. To place persons in court (juries and witnesses) under oath

5. To serve as ex-officio notary public and recorder of mortgages, conveyances, marriages, adoptions and a variety of other records

6. To issue all marriage licenses

7. To perform duties with respect to successions, wills and the like

8. To serve as ex-officio member of the Jury Commission

9. To act as parish custodian of voting machines and perform many duties in connection with elections

The Tax Assessor -- maker and keeper of assessment rolls for taxation purposes for the parish

The Coroner -- parish physician

The District Attorney -- legal advisor to all local officers and bodies

Parish School Board -- The Parish Superintendent of Schools is appointed by, and his actions are subject to the approval of the Parish School Board. The principal duties of the parish school board are:

1. To order and maintain public school buildings in the parish
2. To manage school lands
3. To divide public school money within the parish
4. To approve public school teachers, supervisors, and all other parish school personnel
5. To carry out the laws pertaining to schools passed by the State Board of Education and such local laws as are made by the Parish School Board itself (In this connection, each Parish School Board is allowed to appoint a full-time visiting teacher to enforce the compulsory school attendance law.)
6. To call bond elections for the improvement of schools
7. To appoint a Parish Superintendent of Education
8. To determine the number of schools

9. To create, consolidate or abolish school districts

10. To prepare a budget annually and to submit it for review and approval to the State School Budget Committee which may amend the budget in whole or in part

CITY GOVERNMENT

There are three classes of incorporated municipalities: the village, the town, and the city. Each municipality must have a charter approved by the state. All municipalities in Louisiana have either the Mayor-Alderman (Mayor-Council) type or Commission type of government.

In the Mayor-Alderman type of government, the city is divided into precincts and from each precinct an alderman (councilman) is elected by the voters. Together they make-up the City Council which is the legislative branch of city government. The mayor, who is chosen by the voters of the city at large, is the chief executive of the city council. Larger cities have many departments to care for special needs such as public works, housing, safety, etc.

In the commission type of government, the City Commission is elected by the people. Each commissioner directs the affairs of his department. One of the group is the mayor, who is the cheif executive.

1. There are how many parishes in Louisiana?

2. In which ward and precinct do you reside? For this information, check with your Registrar of Voters.

3. What governing body is responsible for parish roads and bridges?

4. Mortgage transfers are recorded with which government official?

5. What body has authority to call bond elections for the improvement of schools?

6. What officer is the chief physician of the parish? Name the one in your parish.

7. What are the two types of city government in Louisiana? What type does your city have?

8. Complete the following chart for your city and parish --

OFFICE	NAME
Parish Sheriff	
Clerk of Court	
Tax Assessor	
Coroner	
District Attorney	
School Board Superintendent	
School Board Representative (from your ward)	
Mayor	
Councilmen or Aldermen	

ANSWERS: Activity 52

1. 64
2. (answers vary)
3. Police Jury
4. Clerk of Court
5. Parish School Board
6. Coroner
7. Mayor-Alderman Commission
8. (answers vary)

SAMPLE ACTIVITY 53 Voting System

INTRODUCTION Americans are able to influence their government through the voting system. Voting is a responsibility and privilege. It is an individual's opportunity to express his or her opinion on candidates and issues. The following voting requirements apply to residents of Louisiana.

VOTING QUALIFICATIONS

1. Must be a United States citizen
2. Must be 18 years of age on or before election day
3. Must be a resident of precinct where voting
4. After a felony conviction, cannot vote until civil rights have been restored
5. Must register 30 days before election
6. If a change of address occurs, must contact Registrar of Voters
7. Must report a name change or change in party affiliation
8. Must re-register if you haven't voted in any election in the past 4 years

DIRECTIONS If you are not a registered voter, perhaps you should contact the Registrar of Voters in your parish. If you meet the qualifications for voting, you must simply provide proper identification and complete the registration application. If you need assistance, someone in the Registrar of Voters office will help you. You may want to review the sample application form.

LOUISIANA VOTER REGISTRATION APPLICATION

REGISTRARS USE ONLY

1 SOCIAL SECURITY NO. PARISH DATE REGISTRATION NO. (For Computer Use) Wd ____ Pct ____ In ____ Out ____ (See Reverse For Change)

2 NAME LAST NAME FIRST MIDDLE OR MAIDEN I Have Resided In This State Since: And At Present Address Since:

3 RESIDENCE ADDRESS HSE OR APT. NO. & ST. CITY OR TOWN (STATE) ZIP
IF RT. & BOX NO. NAME OF ROAD
MILES FROM NEAREST TOWN OR LANDMARK Wd & Pct. IF KNOWN
MAILING ADDRESS

4 PLACE OF LAST RESIDENCE NO. & STREET CITY OR TOWN STATE ZIP
PLACE OF LAST REGISTRATION PARISH OR COUNTY STATE Wd & Pct. IF KNOWN

5 AGE DATE OF BIRTH SEX (Circle One) MALE FEMALE RACE (Circle One) White — Black Other COLOR OF EYES (Circle One) Brown — Blue Hazel Green — Gray MOTHER'S MAIDEN NAME

6 PLACE OF BIRTH CITY OR TOWN PARISH OR COUNTY STATE FOREIGN COUNTRY

7 (Circle One)
ARE YOU CURRENTLY UNDER AN ORDER OF IMPRISONMENT FOR CONVICTION OF A FELONY? YES NO
ARE YOU CURRENTLY UNDER A JUDGMENT OF INTERDICTION FOR MENTAL INCOMPETENCE? YES NO
PARTY AFFILIATION (Circle One) DEMOCRAT REPUBLICAN NONE OTHER (Specify) ____

8 WILL YOU REQUIRE ASSISTANCE AT THE POLLS? (Circle One) YES NO IF YES, GIVE REASONS:

9 ARE YOU A MEMBER OF A MINORITY GROUP ENTITLED TO PRINTED MATERIALS AND BALLOTS UNDER THE FEDERAL VOTING RIGHTS ACT BECAUSE OF YOUR INABILITY TO READ AND WRITE ENGLISH? (Circle One) YES NO IF YES, INDICATE THE LANGUAGE:

WARNING ANY PERSON GIVING A FALSE ANSWER OR STATEMENT ON THIS APPLICATION OR IN ANY DOCUMENT REQUIRED BY THE ELECTION CODE SHALL BE SUBJECT TO THE PENALTIES SET FORTH IN R. S. 18:1461(B).

I DO HEREBY SOLEMNLY SWEAR OR AFFIRM THAT THE FACTS GIVEN BY ME ON THIS APPLICATION ARE TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF AND THAT I INTEND TO RESIDE IN THIS PARISH FOR AN INDEFINITE PERIOD OF TIME.

SWORN TO AND SUBSCRIBED BEFORE ME THIS ________ DAY OF ____________ 19____

DEPUTY REGISTRAR OFFICER APPLICANT'S SIGNATURE

* OPTIONAL UPON REQUEST, THE REGISTRAR SHALL FURNISH EACH APPLICANT A COPY OF HIS APPLICATION FORM. Bath LR-1 Rev. 78

CHANGE OF ADDRESS

Date ____ Address ____ Wd. No. ____ Pct. No. ____ In ____ Out ____
Date ____ Address ____ Wd. No. ____ Pct. No. ____ In ____ Out ____
Date ____ Address ____ Wd. No. ____ Pct. No. ____ In ____ Out ____
Date ____ Address ____ Wd. No. ____ Pct. No. ____ In ____ Out ____
Date ____ Address ____ Wd. No. ____ Pct. No. ____ In ____ Out ____
Date ____ Address ____ Wd. No. ____ Pct. No. ____ In ____ Out ____

CHANGE OF NAME

Date ____ I am now Mr. Mrs. Miss ____
Nature of change: ____

Date ____ I am now Mr. Mrs. Miss ____
Nature of change: ____

Date ____ I am now Mr. Mrs. Miss ____
Nature of change: ____

CHANGE OF PARTY AFFILIATION

Date ____ From ____ To ____
Date ____ From ____ To ____
Date ____ From ____ To ____
Date ____ From ____ To ____

REMARKS

SAMPLE ACTIVITY 54 Constitutional Rights

INTRODUCTION The Constitution of the United States guarantees certain individual freedoms. The Bill of Rights, the first ten amendments to the Constitution, lists our basic civil liberties. It was added to the Constitution in 1791 to guarantee the people against injustices by the national government. Since then additional amendments have been added to the Constitution.

DIRECTIONS Read and discuss the explanations of the amendments to our Constitution. Answer the questions which follow.

THE AMENDMENTS TO THE UNITED STATES CONSTITUTION

THE FIRST AMENDMENT: This includes the four important freedoms: freedom of the press, freedom of speech, freedom of religion, and the right to assemble and petition the government.

THE SECOND AMENDMENT: The right of people to bear arms and protect themselves.

THE THIRD AMENDMENT: Soldiers shall not be quartered in peace times without the owner of the housing's consent and in war times, in a manner as prescribed by law.

THE FOURTH AMENDMENT: People shall have the right to protect themselves from search.

THE FIFTH AMENDMENT: People shall have fair court trials. No one can be accused for a crime (except by a grand jury) that would mean death or jail. No one has to go to trial a second time if the court freed him the first time. No one can be made to say anything against himself in court.

THE SIXTH AMENDMENT: In criminal prosecutions, the accused shall have a speedy and public trial, by an impartial jury, shall be informed of the nature and cause of the accusation, shall be confronted by the witnesses against him, and the court shall provide a lawyer if he has none.

THE SEVENTH AMENDMENT: In common law suits exceeding $20, the right of trial by jury shall be preserved and no fact tried by a jury can be re-examined.

THE EIGHTH AMENDMENT: No excessive bail or excessive fines shall be imposed.

THE NINTH AMENDMENT: The Constitution gives certain rights. Just because a right isn't listed in the Constitution doesn't mean that an individual doesn't have that right.

THE TENTH AMENDMENT: All powers not given to the Constitution by the United States belong to the States or the people.

THE ELEVENTH AMENDMENT: (Cases against States.) A person from one state or country who has a complaint against another state, cannot involve a Federal Court in this case.

THE TWELFTH AMENDMENT: The electors vote for one person as President and one person as Vice President. The elector formerly voted for two people, and not for the occupational positions of each one.

THE THIRTEENTH AMENDMENT: Neither slavery, nor involuntary servitude will exist in the United States.

THE FOURTEENTH AMENDMENT: All people born in the United States or naturalized in the United States will receive the rights of a United States citizen.

THE FIFTEENTH AMENDMENT: No state may keep a United States citizen from voting because of race, color, or servitude.

THE SIXTEENTH AMENDMENT: Congress will have the power to collect taxes on incomes.

THE SEVENTEENTH AMENDMENT: The Senate will be made up of two senators from each state and each senator shall have one vote. The people shall elect them for a six-year period of time.

THE EIGHTEENTH AMENDMENT: Liquor prohibition - The state legislatures needed to vote for this amendment within seven years in order for it to become adopted.

THE NINETEENTH AMENDMENT: Women will have the right to vote.

THE TWENTIETH AMENDMENT: The President's and Vice President's terms will end at noon on January 20. The senators' and representatives' terms will end at noon on January 3. The new officers' terms will begin on those dates.

THE TWENTY-FIRST AMENDMENT: Repeal of the Eighteenth Amendment.

THE TWENTY-SECOND AMENDMENT: No one may be elected President more than twice.

THE TWENTY-THIRD AMENDMENT: The District of Columbia will have the number of electors equal to the number of senators and representatives that the District would get if it were a state.

THE TWENTY-FOURTH AMENDMENT: No state can keep a citizen from voting because that citizen has not paid state poll taxes or other taxes.

THE TWENTY-FIFTH AMENDMENT: In case of the President's death, removal from office, or resignation, the Vice President will become the President. The President will nominate a Vice President should there be a vacancy in that office.

THE TWENTY-SIXTH AMENDMENT: Any United States citizen, who will be 18 years of age by election day, will be allowed to register and vote in all elections.

1. What are the first ten amendments to the United States Constitution called?

2. How many amendments to the Constitution are there?

3. Which amendment abolished slavery?

4. According to the Sixteenth Amendment what body has authority to collect income taxes?

5. The twenty-second amendment limits the President to how many terms in office?

6. The nineteenth amendment gave what group of people the right to vote?

7. What age requirement is made for registered voters?

8. The first amendment guarantees what four freedoms?

9. Which amendment protects the individual from unreasonable search and seizure?

10. According to the fifth amendment, does anyone have to testify against himself in a court of law?

ANSWERS: Activity 54

1. Bill of Rights
2. 26
3. 13
4. Congress
5. 2
6. Women
7. 18
8. press, speech, religion, assembly
9. 4th
10. No

SAMPLE ACTIVITY 55 Influencing Government

INTRODUCTION

Americans have a unique opportunity to affect their government. Elected officials are sensitive to the opinions of the people. After all, it is the people who put them in office; it is the voters who can also remove them from office.

One of the best ways to express your opinions to a public official is by writing a letter. When you write to an official, observe these rules:

1. Be courteous
2. Be brief
3. Stick to the facts
4. Be legible
5. Keep a copy of your letter

DIRECTIONS

Write a letter to a city, state, or national official. Express your opinion on a subject or legislative bill or describe a problem. If you cannot think of a subject, write about one of these suggested topics:

1. poor roads in the parish
2. the drainage system in the city
3. the public school situation
4. increased Social Security deductions
5. the ERA amendment
6. legislation on abortion

SAMPLE ACTIVITY 56 Individual Responsibilities

INTRODUCTION A contract is an oral or written agreement which can be enforced in court. Individuals are guaranteed by the Constitution the freedom to make contracts. However, everyone should understand the responsibilities in being a party to a contract agreement.

DIRECTIONS Read the following information about contracts. From the contract descriptions, select the appropriate one for each situation.

WHEN SIGNING A CONTRACT, YOU SHOULD:

1. Read every word, even small print.
2. If you don't understand the contract, get help from a lawyer or someone you trust.
3. Take your time. Never sign a paper to get rid of a salesman.
4. Be sure all agreements are written in the contract. Never sign a contract with blank spaces.
5. Get a copy of any contract you sign.

A CONTRACT MAY BE TERMINATED FOR THESE REASONS:

1. Both parties have a mutual agreement
2. The buyer fails to meet his obligations
3. The seller fails to deliver or perform his obligations
4. The terms of the contract are completed
5. One party declares bankruptcy

TYPES OF CONTRACTS

"As Is" Contract -	used to sell damaged or used goods or property.
Bailment Contract -	used when an owner leaves his property with someone else. Usually the property is being repaired or cleaned.
Conditional Contract -	used when a buyer takes merchandise, but agrees to pay for it over a period of time. The seller retains the title until the last payment is made.
Promissory Note -	used when a borrower agrees to pay a definite amount of money on a given date. Banks, loan companies, and credit unions usually handle these.
Chattel Mortgage -	used when title of property is "put up" as security in exchange for a loan.

SITUATION I

Clara advertised a used washer in the want ads. When the buyer purchases this merchandise, it is understood that what kind of contract is agreed upon? ____________________

SITUATION II

Mr. Reed owns his home. He wants to purchase another house as rent property. In order to obtain a loan for the rent property, he pledged his property as security. What kind of contract does Mr. Reed have with the loan company? ____________

____

SITUATION III

Lula took a pair of shoes to Acme Shoe Repair and left them to be repaired. She was given a ticket stub in exchange for the shoes. The stub represents what kind of contract?

____

SITUATION IV

Louis needed extra cash to pay bills. He borrowed $150 from his company's credit union and agreed to repay the loan in ninety days. What kind of contract did he have?

____

ANSWERS: Activity 56

Situation I: "As is" Contract
Situation II: Chattel Mortgage
Situation III: Bailment Contract
Situation IV: Promissory Note

SAMPLE ACTIVITY 57 Criminal Offenses

INTRODUCTION Legal offenses may be classified as criminal or civil. Each type of offense maybe handled differently by the police and courts.

DIRECTIONS Following is a description of criminal and civil offenses. Read these descriptions, then read the situation which might require legal or court action. Tell whether any legal action would be classified as civil or ciminal.

There are many examples of criminal offenses. A criminal offense is a crime "against society". The following types of crimes are defined as criminal offenses.

1. MURDER - unlawful killing of a human being with malice aforethought.

   1st Degree - with intent to kill or in connection with arson, rape, robbery, burglary. PENALTY: death or life imprisonment.

   2nd Degree - without premeditation.

2. VOLUNTARY MANSLAUGHTER - intentional killing in passion caused by reasonable provocation without malice aforethought (a rash act without reflection).

3. CRIMINAL NEGLIGENCE - acting in a reckless manner to constitute an utter disregard for human life.

4. LARCENY - (stealing) may be PETTY or GRAND larceny depending on value of goods (varies by state).

5. EMBEZZLEMENT - misappropriation of funds entrusted to one's care.

6. ROBBERY - larceny and force or fear of violence.

7. RECEIVING STOLEN PROPERTY - knowing or believing it is stolen.

8. FORGERY - false writing with intent to defraud.

9. BURGLARY - breaking and entering with intent to commit a serious crime.

10. ARSON - willful burning of property.

Civil law differs from criminal law. A civil offense is a crime against another individual. Civil law covers injuries to one's body, property, or reputation. Civil suits are concerned with these situations.

1. One private citizen sues another
2. Property damage or accident suits
3. Libel and slander
4. Injunctions (stop orders) against something or someone
5. Money matters more than $20
6. Money suits of $10,000 or more
7. False arrest or imprisonment
8. Civil rights
9. Accident suits for personal injury

SITUATION I

_______________ Wally Jones was involved in an automobile accident. Following the accident Wally suffered with back pain. Wally wishes to file suit against the other automobile driver. Will this involve civil or criminal action?

SITUATION II

____

Art Williams notices that teen-aged sons are bringing home expensive stereo and radio equipment. His children do not work and receive only a small allowance. Nevertheless, Art allows them to keep the goods in his home. One day a police officer comes to investigate. Will this involve civil or criminal action?

SITUATION III

____

The Owens have two children in public school. Both are being bussed 25 miles across town to attend school. The Owens sign a petition requesting that the judge halt this busing situation. Will this involve civil or criminal action?

SITUATION IV

____

Mrs. Williams is suing her husband for a divorce. She consults a lawyer and needs to appear in court for the divorce proceedings. Will this involve civil or criminal action?

SITUATION V

____________________ As a cashier at X, Y & Z Discount Stores, Angie Barnes handles a lot of cash. She has been accused of taking some of the money from her employer. Will this involve civil or criminal action?

ANSWERS: Activity 57

1. Civil
2. Criminal
3. Civil
4. Civil
5. Criminal

SAMPLE ACTIVITY 58 Legal Assistance

INTRODUCTION

Perhaps you have never needed legal assistance. At some time, however, you may need to seek legal advice. Most areas now have a legal aid society or agency which is staffed by professional lawyers. Their services are usually free to those in need.

DIRECTIONS

Read the following situations which may require legal counsel. Complete the directory provided. Contact one of these agencies in your area. Try to determine how you would locate legal services if you need legal counsel.

YOU MAY NEED LEGAL SERVICES OF A LAWYER IN THESE SITUATIONS:

1. You need to sue someone
2. Someone is suing you
3. You are fined or arrested
4. You are served legal papers concerning divorce, eviction, or repossession
5. You are buying or selling real estate
6. You are making out important papers such as contracts, wills, leases, or deeds
7. You feel your civil rights have been violated
8. You receive or cause personal injury or property damage

TO FIND A LAWYER, YOU MAY --

1. Contact the Chamber of Commerce for a list of reputable lawyers in your area.
2. Contact the Legal Aid Society for advice or referral.

3. Call the local bar association.
4. Ask a friend who has had a lawyer in a case similar to yours.

Legal Aid Society	Address
	Phone Number
Local Bar Association	Address
	Phone Number
Law Offices (you would contact)	Address
	Phone Number

SAMPLE ACTIVITY 59 Rights of the Accused

INTRODUCTION What are my legal rights? This question usually comes to mind only when one is being arrested, questioned, or tried for an offense. Every American has certain rights and should know about them.

DIRECTIONS Read the following questions and answers about some fundamental rules of American justice. Respond true or false to the statements which follow.

QUESTION: If a policeman believes I have broken the law, can he search me?

ANSWER: Yes. You should get a receipt if he takes anything from you.

QUESTION: Am I obligated to allow an officer of the law to search my home?

ANSWER: No. You may give your permission to a search or you may demand to see a search warrant.

QUESTION: Can I be taken to the police station against my wishes?

ANSWER: Yes. A policeman may use all force necessary if he is arresting you for an illegal act.

QUESTION: Can a policeman take me to jail and lock me up without giving me a reason for his action?

ANSWER: No. At the time of arrest you should be told of the charges you are accused of.

QUESTION: At arrest, do I have to give all information to the police?

ANSWER: No. You do not have to talk. You must give only your name and address.

QUESTION: Can I call for help from the police station?

ANSWER: Yes. As soon as you are brought to the police station, you can make a phone call to someone.

QUESTION: How soon should I get a lawyer?

ANSWER: You are entitled to speak with a lawyer before and during questioning.

QUESTION: What if I can't afford a lawyer?

ANSWER: The state must assign a lawyer for you, even if you can't pay one.

QUESTION: What happens if I am arrested?

ANSWER: First, there will be an arraignment in court. You will be formally charged with a crime and given a chance to respond.

QUESTION: Do I have to stay in jail idenfinitely?

ANSWER: No. You are entitled to a speedy, public, and fair trial.

QUESTION: Is it possible for me to get out of jail before the trial?

ANSWER: Yes. The judge can set a sum of money (bail) which the accused can put up in order to be released until trial.

QUESTION: Am I automatically presumed guilty once I am arrested for a crime?

ANSWER: No. Under our law, you are presumed innocent until proven guilty.

QUESTION: Do I have to be a witness at my own trial?

ANSWER: No. The Fifth amendment states that no one must witness against himself in a court of law.

QUESTION: How many times can I be tried for an offense?

ANSWER: Only once.

QUESTION: Is the outcome of my first trial the final verdict?
ANSWER: Not necessarily. You may request a new hearing in a higher court.

TRUE OR FALSE

_______ 1. Everyone has the right to resist arrest.

_______ 2. An arrested person must answer all questions from a policeman or lawyer.

_______ 3. An arraignment is a trial for the judge to sentence the accused.

_______ 4. If an arrested person cannot afford a lawyer, the court will appoint one to him.

_______ 5. At arrest, the individual has the right to get a receipt for anything taken from him.

_______ 6. The same amount of bail is set for every crime.

_______ 7. A person may be tried a total of three times for one offense.

_______ 8. In some cases, an individual may not be told the charges against him until his trial starts.

_______ 9. It is the responsibility of the accused to prove his innocence.

_______ 10. An appeal is a request for a new hearing in a lower court.

ANSWERS: Activity 59

1. F
2. F
3. F
4. T
5. T
6. F
7. F
8. F
9. F
10. F

SAMPLE ACTIVITY 60 The Courts

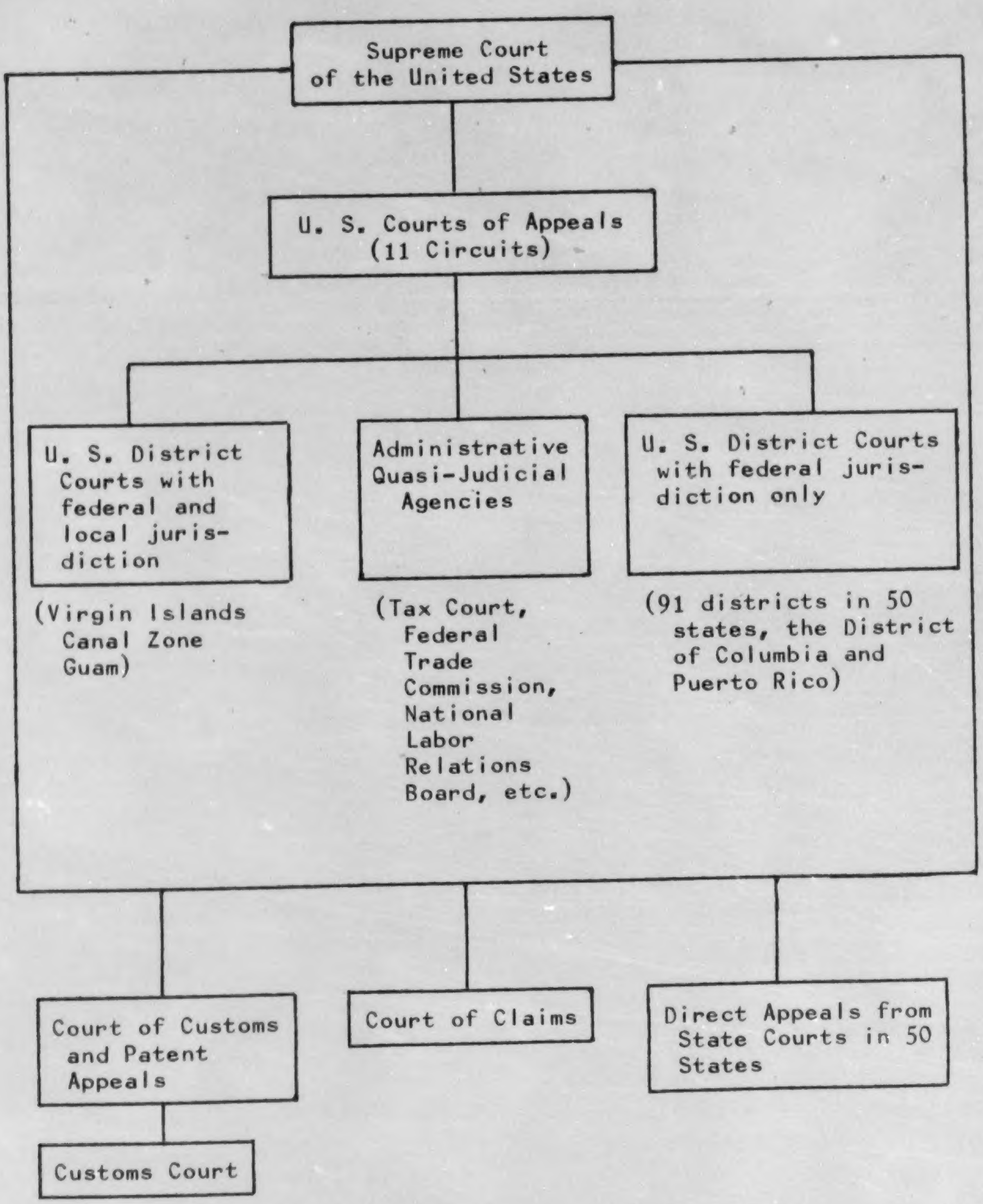
INTRODUCTION

The judicial branch of government is responsible for interpreting laws. The judicial branch is divided into various levels; each level has courts with different responsibilities. There are courts and judges on all levels of government. Federal and state courts have jurisdiction over certain cases.

In Louisiana, judicial power is given the Supreme Court, the Courts of Appeal, District Courts, and other courts created by the Constitution: Juvenile Courts, City Courts, Justice of the Peace Courts, and Mayors' Courts.

On the federal level, Courts are organized according to the chart provided. Study the chart and additional information. Answer the questions which follow.

FEDERAL JUDICIAL SYSTEM


Supreme Court of the United States
U. S. Courts of Appeals (11 Circuits)
U. S. District Courts with federal and local jurisdiction
(Virgin Islands Canal Zone Guam)
Administrative Quasi-Judicial Agencies
(Tax Court, Federal Trade Commission, National Labor Relations Board, etc.)
U. S. District Courts with federal jurisdiction only
(91 districts in 50 states, the District of Columbia and Puerto Rico)
Court of Customs and Patent Appeals
Customs Court
Court of Claims
Direct Appeals from State Courts in 50 States

The average citizen is affected by only four of these courts: the United States Supreme Court, U. S. Courts of Appeal, U. S. District Courts, and Tax Courts of the United States.

The Tax Court handles tax crimes. Cases generally deal with federal tax laws concerning federal income tax.

U. S. District Courts handle civil and criminal cases dealing with federal laws, the U. S. Constitution, things that happen between states, and civil lawsuits over $10,000. District Court cases are usually heard by a single judge. Cases heard in a District Court may be appealed to the Court of Appeals.

There are eleven Courts of Appeals in the United States (Circuit Courts). Louisiana is in the Fifth Circuit. It has seven circuit judges plus an Associate Justice of the Supreme Court. Some of its sessions are held in New Orleans. Normally, Court of Appeals cases are heard by three judges. They hear appeals from the District Court, the Court of Claims, the Court of Customs and Patent Appeals, and such Quasi-Judicial Agencies as Tax Court.

The U. S. Supreme Court consists of nine justices: a Chief Justice and eight Associate Justices. They are appointed by the president and confirmed by Congress. A justice may serve until he dies or resigns.

The Supreme Court has both original and appellate jurisdiction. That is, some cases are brought directly to the Supreme Court and other cases come on appeal from lower courts: state supreme courts, Courts of Appeals, and District Courts. Generally, the Court picks and chooses the cases it will hear. Those that it takes are usually ones that involve questions of constitutionality or other serious national questions. Its chief duty is to interpret the Constitution and apply it to cases.

1. The judicial branch has what two systems?

2. What is the highest court of the land?

3. Which is the highest court in Louisiana?

4. Why does the federal court system handle income tax cases?

5. Are District Court cases heard by a judge or jury?

6. Louisiana is in which Circuit Court of Appeals?

7. How many judges preside in a Court of Appeals?

8. For how long may a Supreme Court Justice serve?

9. Do all matters heard by the Supreme Court originate in that Court? Explain.

10. What is the main purpose of the Supreme Court?

ANSWERS: Activity 60

1. Federal and State
2. U. S. Supreme Court
3. La. State Supreme Court
4. Federal income tax laws are made by Congress and interpreted in federal court.
5. Judge
6. 5th Circuit Court
7. 3 judges
8. Life time
9. No. Some cases are appealed from lower courts.
10. To interpret the U. S. Constitution.

SAMPLE ACTIVITY 61 Types of Taxes

INTRODUCTION If all of the revenues of a government came from just one tax, such as sales tax, income tax, or property tax, the system would be very unfair. It would hit some much harder than others, and some not at all. Our tax system aims at a fair taxation for all individuals.

DIRECTIONS Read about the different types of taxes. Match the phrases of each letter with a number.

TYPES OF TAXES

CUSTOMS TAXES - These are taxes on foreign goods brought into the United States. These taxes are called duties or tariffs. Not all foreign goods coming into the country are taxed, but for those that are taxable, the duties or tariffs are paid at the time of entrance into the United States.

PROPERTY TAXES - Property taxes are the taxes an individual pays on the assessed value of the individual's property and on the tax rate. The assessed value of a piece of property is the value put on it by the County Tax Assessor's Office for tax purposes. The assessed value is usually less than the actual value and is paid directly to the County Tax Assessor's Office.

GASOLINE TAXES - Federal and state governments require gasoline station owners to collect these taxes for the gasoline that is sold for the operation of motor vehicles. These owners pay the tax directly to the government. The amount of the tax varies from state to state.

INCOME TAXES - These include taxes on salaries, wages, money received from dividends, interest, profits, royalties, and rents. Every corporation and each individual is required to pay a tax on their net income after certain exemptions and deductions. The taxable incomes are reported and mailed to the government on the income tax return forms. If money is owed to the government, individuals inclose checks with the forms. If the government owes the individual money, just the forms are mailed to the government.

ESTATE AND GIFT TAXES - These are taxes on the value of the whole estate of a person who has died and a tax on large gifts given to others before a person's death. Both the federal and the state governments tax large estates and gifts.

EXCISE TAXES - These are taxes placed on manufactured and sold goods. (For example: jewelry, cosmetics, handbags, luggage, automobiles, airline tickets, telephone service, entertainment and amusement tickets, and alcoholic beverages.) They are easy to collect because the consumer pays for it as part of the cost of the item. Sometimes they are called "luxury taxes" because they are taxes on items that supposedly the consumer does not need.

EMPLOYMENT TAXES - These are Social Security taxes on wages and salaries paid by both the employer and employee. These taxes are deducted from the employee's pay check with matching funds from the employer being paid directly to the federal government.

SALES AND USE TAXES - Sales taxes are paid in small amounts each time purchases are made. The government collects them indirectly through the seller who collects them directly from the consumer. The local and state governments require the consumers to pay on the average of 2-5 cents per dollar cost of an item in sales taxes.

Some states have a use tax which is charged for purchases made by citizens in other states. This tax is levied to discourage persons from making purchases in states that do not have sales taxes. The seller is the tax collector.

____ 1. Assessed Value

____ 2. Estate Taxes

____ 3. Tariffs

____ 4. Gasoline Tax

____ 5. Sales Tax

____ 6. Excise Taxes

____ 7. Use Tax

____ 8. Individual Income Taxes

____ 9. Employment Taxes

____10. Property Tax

____11. Corporation Taxes

____12. Gift Taxes

A. Luxury Taxes

B. Taxes on gasoline sold for the operation of motor vehicles

C. Taxes on large presents given to others before a person's death

D. Taxes paid in small amounts each time purchases are made

E. Taxes on the value of all of the property that a person leaves at his death

F. Taxes on the income of a group of business people who are authorized by law to act as a single person in carrying out the business activities

G. The value put on a piece of property by the County Tax Assessor's Office

H. Taxes on purchases made in other states

I. Taxes on foreign goods brought into the United States

J. Social Security Taxes

K. Taxes paid on the assessed value of something owned such as land, etc.

L. Taxes on a person's salary, wages, dividends, interest, profit, royalties, rent, etc.

ANSWERS: Activity 61

1. G
2. E
3. I
4. B
5. D
6. A
7. H
8. L
9. J
10. K
11. F
12. C

SAMPLE ACTIVITY 62 Relationship Between Taxes and Services

INTRODUCTION Each January the President sends to the Congress his budget recommendations for the upcoming budgetary year. The budget sets forth the Presidents proposed financial plan of operation for the Federal Government. It includes recommendations for new legislative proposals as well as for existing activities.

The Congress can change or eliminate programs in the President's budget, or add programs not requested by the President. The Congress also legislates the means of raising revenues, most of which come from taxes.

The budget significantly influences the Nation's economic and social environment, and in turn is greatly influenced by the changing needs of the American people. The budget is a program plan for specific Government activities designed to meet our urgent needs at home and abroad. In addition, the overall spending and taxing policies reflected in the budget have a major impact on the Nation's economy.

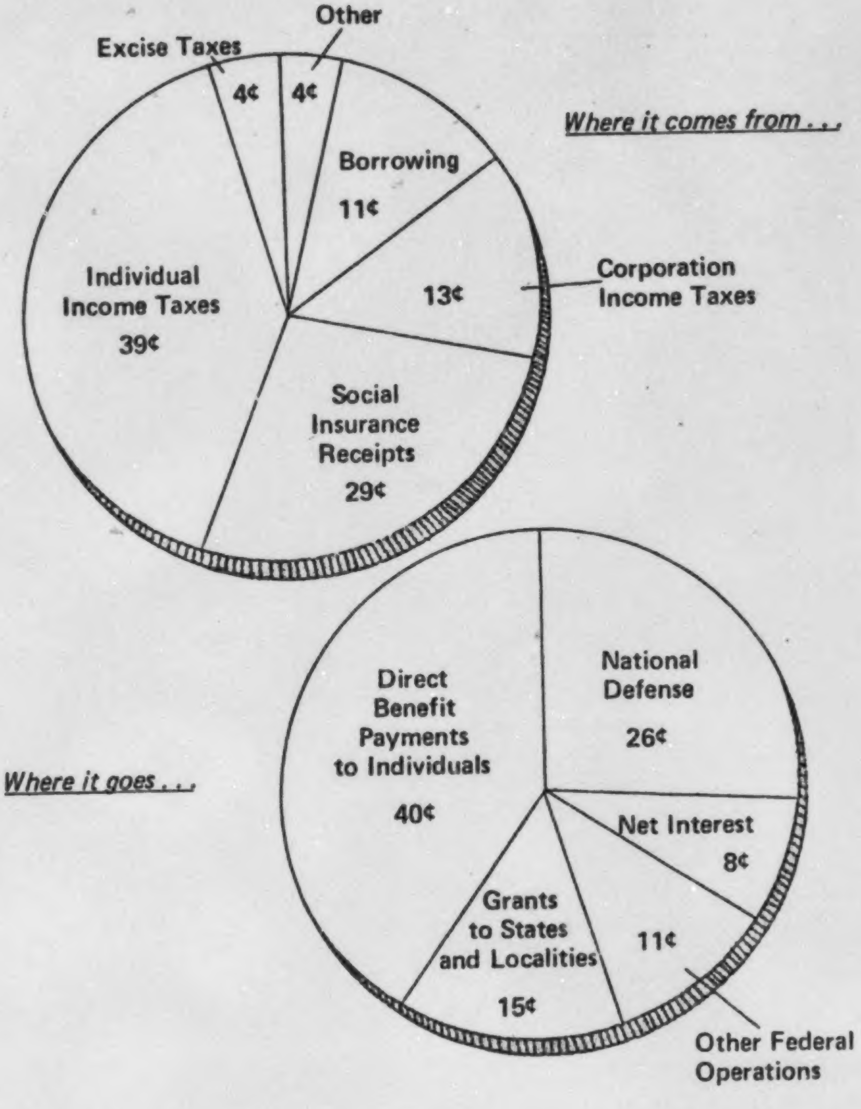
Although Federal spending in any given year is in large part the result of decisions made in past years, the Federal budget - particularly as it changes over time - is an indication of national priorities. In recent years, there has been a significant shift in the composition of budget outlays. Defense costs dropped from 41% of the Federal budget 10 years ago to 27% in 1975. On the other hand, the portion of the Federal budget devoted to human resource programs - health, income security, education, manpower and social services, and veterans programs - has risen from 30% in 1965 to 52% in 1975.

The budget deficit was financed largely by borrowing from the public. The Government borrows from the public by selling bonds and other debt securities to individuals, banks and other businesses.

DIRECTIONS From the information in the above paragraphs and graphs below, answer the following questions.

THE BUDGET DOLLAR

Fiscal Year 1977 Estimate



1. Who proposes the national budget?

2. Most U. S. revenues come from what source?

3. Money for what kinds of programs has increased significantly?

4. How does the government borrow from the public?

5. What per cent of the government's income comes from individual income taxes?

6. The largest portion of our budget goes for what?

7. What accounts for the second largest portion of government outlay?

8. Why would the U. S. government owe interest?

9. What kinds of direct payments does the government make to individuals?

ANSWERS: Activity 62

1. The President
2. Taxes
3. Human Resource programs
4. Selling bonds and securities to individuals, banks, and other businesses
5. 39%
6. Income security (Direct payments to individuals)
7. National Defense
8. Due to its national debt
9. Social Security
   Food Stamps
   Unemployment Benefits

SAMPLE ACTIVITY 63 Reasons for Social Legislation

INTRODUCTION Society depends on rules and regulations for an orderly existence. We have laws which bring order to our lives. Think of what schools, streets, and communities would be like if there were no rules! Bedlam and confusion would exist.

DIRECTIONS Think of laws which influence or govern these areas of our lives. What might happen if these regulations were not enforced?

SCHOOL: 1.

2.

STREETS: 1.

2.

PARKS: 1.

2.

RESTAURANTS: 1.

2.

UNIONS: 1.

2.

FACTORIES: 1.

2.

CONSUMER ECONOMICS

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SAMPLE ACTIVITY 64 What is a Budget?

INTRODUCTION

Every family has some expenses that are more or less fixed--expenses that have to be paid in specific amounts at specific times. It is a good idea to enter these fixed expenses in your plan for future spending first, so you can see how much they are going to amount to before you begin to allocate the rest of your income.

Start your plan by putting down the fixed expenses you expect to have every month. These will include rent or mortgage payment on your home, telephone and other utility bills, and payments on installment debts, if you have them.

Next enter the expenses that will come up only once or twice a year, such as real estate, personal property, and income taxes; car license fees and car insurance premiums; life insurance premiums and vacations. It is wise to put aside a definite amount each month toward these large, irregular expenses to spread the cost and have money to meet them when due.

At this point you may want to decide what you can set aside as savings and enter this as a fixed obligation, too.

After you have entered your fixed expenses and your savings, you are ready to consider your flexible expenses. Flexible expenses are those that fluctuate from week to week or month to month.

Estimate how much you plan to spend for food and beverages, clothing, transportation, and other budget groups for the period you have decided to budget for. To estimate these expenses, go back over the records you kept (if you kept a record for a month or two) and see what you spent for each of the budget groups and decide if you want to continue this pattern. You may decide you need to spend more on some, and less on others.

While these records will be a big help in estimating expenses for the budget period, they won't be a complete guide. You will probably have some expenses coming up that didn't occur while you were keeping the record. A record kept in July and August, for example, might not include such big expenses as winter coats and suits or fuel for winter heating.

This is the place to list the amount you must set aside monthly to reach the goals you have set.

Remember to include a personal allowance for each of you. A little not-to-be-accounted-for spending gives a sense of freedom.

Now you are ready for the balancing act--to compare your total expected income with the total of your planned expenses for the period you have planned for.

If your income covers your expenses, and you are satisfied with the results--fine. If your expenses add up to more than your income, you'll need to look at all parts of the plan. Where can you cut down? Where are you over-spending? You may have to decide what things are most important to you, which ones can wait.

Every couple needs adequate food, safe and decent housing, and clothes that give a sense of well-being. But you can be well fed on hamburger or on porterhouse steak. If you prefer to eat less expensive but equally nutritious food in order to afford better clothes or to live in a more desirable neighborhood--that is your choice to make.

The solution to money problems is not necessarily more money. Sometimes it is an understanding of how to get more for the money you have, plus the patience, energy, and self-discipline to do it.

DIRECTIONS Work out a spending plan based on your income, expenses, and goals. You may need to change some of the items.

OUR PLAN FOR SPENDING 19____

Item	This Month	Next Month	Last Month	Total
Total money income				
Major fixed expenses: Taxes				
Rent or mortgage payment				
Insurance				
Debt payments				
Savings for: Emergency fund				
Flexible expenses: Food and beverages				
Household operation and maintenance				
Household furnishings and equipment				
Clothing				
Personal				
Transportation				
Medical care				
Recreation and education				
Gifts and contributions				
Total				

SAMPLE ACTIVITY 65 Determining Needs and Resources

INTRODUCTION In making your financial security plan you will need a working knowledge of financial security. Some of these ways are:

Bank Account

A bank is a financial institution which serves you in two convenient ways in which money can be held safely for both current and future use. These are through checking and savings accounts.

Savings and Loan Association

Most savings and loan associations are mutual associations owned by members. When you open an account with them you become a member and a shareholder in the association. Dividends are paid on the money you have placed in your account.

Government Savings Bonds

Government Savings Bonds can be purchased for different amounts and have fixed cash-in values before and after maturity.

Postal Savings

Postal Savings certificates are made available by the government postal service. The outstanding characteristic of postal savings is it's high degree of safety.

The rate of interest is lower than on government savings bonds. However, postal savings is a convenient way of saving. Money can be deposited or withdrawn without charge and at will through a local post office authorized to handle postal savings.

Credit Union Shares

Credit Unions are cooperative associations which provide a source of credit for members. Membership is limited to persons who have a common interest through occupation or associations.

Since Credit Unions vary widely in size, managerial ability and service offered, investigate carefully before you become a member.

Life Insurance

Life Insurance is a means of setting aside a portion of income during earning years to provide income for survivors when the head of the family dies, and to save money for future family goals. Life Insurance is available in three forms - ordinary, group and individual.

Annuities

Annuities are a means of saving a definite sum of money over a period of years in order to provide a fixed income for life starting at a stated age. Annuity provides you with income for retirement.

Social Security

Old-age survivors and disability insurance commonly known as Social Security is a compulsory contributing social insurance plan for those working in covered occupations.

Bonds and Stocks

Bonds and stocks are issued by corporation, municipalities and governments to obtain funds for operating, production and expansion. The return on the investment may be in the form of dividends or interest and a possible increase in the value of the investments.

Pensions

Many firms have profit-sharing pension plans for workers based on length of service, average annual pay or other facts. Pensions are available to disabled veterans and low income old age people.

DIRECTIONS Choose the correct income source to describe each of the following situations.

Interest
Certificate of Deposit
Stocks
U. S. Government Bonds
Municipal Bonds
Pension or Company Retirement
Social Security
Insurance
Real Estate
Mutual Funds

1. Betty is a person who has paid into this government source for twenty-five working years. Her employer has also matched funds with the money taken out of Betty's check. Betty will not receive benefit payments now, but this government source will send her benefit payments when she reaches retirement age. What is this source of income?

____

2. This is money paid by a financial institution to an individual or individuals for the use or loan of the money in a savings account. What is this source of income?

____

3. There is a section of the newspaper that gives information about this income source. When the value of these increases, the owners receive higher dividend checks. What is this source of income?______________________________

4. Bruce works for a company that sets aside money every pay day for its employees. The money is put into this type of fund so that the employees will receive checks during their retirement years. What is this source of income?________

____

5. This is property (land and/or buildings) that an individual or individuals own and rent, lease, or sell in order to receive additional money. What is this source of income?

____

6. This is a written statement from a financial institution verifying that a certain person has a certain sum of money on deposit. The financial institution pays the person more interest for the use or loan of this sum of money than for money in a savings account. What is this source of income?____________________________

7. These bonds aren't secured by mortgage, but rest with the taxing power of the government. Tax on their interest is not charged until they are cashed. What is this source of income?__________________________________

8. These bonds are interest-bearing certificates on state, county, city, township, school district, etc. property. What is this source of income?________________

____

9. Bill pays a company a yearly premium for a guarantee that his family will receive a certain sum of money upon his death. The money he pays for the premium earns interest. What is this source of income?________________

____

10. A company invests your money in stocks. You receive dividends quarterly. What is this source of income?__________

____

ANSWERS: Activity 65

1. Social Security
2. Interest
3. Stocks or Mutual Funds
4. Pension or Company Retirement
5. Real Estate
6. Certificate of Deposit
7. U. S. Government Bonds
8. Municipal Bonds
9. Insurance
10. Mutual Funds

SAMPLE ACTIVITY 66 Economic Factors Affect Budgeting

INTRODUCTION Most consumers are guilty of impulse buying. This is particularly true of shoppers in a grocery store. To save money and prevent impulse buying, you should prepare a grocery list before going to the store.

DIRECTIONS The following list includes 10 items which are commonly brought into our homes. Find the total cost of these items.

Item	Price of Item	Quantity	Cost
10# bag potatoes	$1.69 per bag	1 bag	______
lettuce	$ .59 per head	2 heads	______
cheese	$ .95 per lb.	2 lbs.	______
weiners	$1.19 per pkg.	1 pkg.	______
ground beef	$1.08 per lb.	4 lbs.	______
cereal	$1.15 per pkg.	1 pkg.	______
milk	$1.75 per gal.	2 gal.	______
bread	$ .33 per loaf	3 loaves	______
green beans	$ .35 per can	3 cans	______
eggs	$ .78 per doz.	2 doz.	______

______ Total

ANSWERS: Activity 66

1. $1.69
2. $1.18
3. $1.90
4. $1.19
5. $4.32
6. $1.15
7. $3.50
8. $ .99
9. $1.05
10. $1.56

$18.53 Total

SAMPLE ACTIVITY 67 Income Tax

INTRODUCTION

Income tax is a federal tax paid the national government on money earned. Your employer withholds income tax from each paycheck you receive. He pays this money to the federal government. At the end of each year, you must report to the government the amount of taxes you have paid that year. You may file as soon as you can after January 1, but not later than April 15.

If your employer has withheld too much money for income tax, you will receive a refund from the IRS. If you have not paid enough in taxes; you will have to send the IRS money to make up your "fair share."

DIRECTIONS

Read Who Must File. Determine which category is appropriate for you. Then study and answer questions about a sample 1040A Income Tax Return. Another blank form is provided for you to practice filing your own return. Your instructor can assist you in preparing a sample form.

WHO MUST FILE

File a return if you are:	And your gross income is at least:
Single (legally separated, divorced, or married living apart from spouse, with dependent child) and are under 65	$2,450
Single (legally separated, divorced, or married living apart from spouse, with dependent child) and are 65 or older	3,200
A person who can be claimed as a dependent on your parent's return, and has taxable dividends, interest, or other unearned income	750
A qualifying widow(er) with dependent child and are under 65	2,850
A qualifying widow(er) with dependent child and are 65 or older	3,600
Married filing jointly, living together at the end of year (or at date of death of spouse), and both are under 65	3,600
Married filing jointly, living together at the end of year (or at date of death of spouse), and one is 65 or older	4,350
Married filing jointly, living together at the end of year (or at date of death of spouse), and both are 65 or older	5,100
Married filing separate return or married but not living together at end of year	750
A person with income from sources within U. S. possessions	750

If income tax was withheld or if you are eligible for the earned income credit, then even though you are not required to file a return, you should file to get a refund.

The filing rules apply to all U. S. citizens and resident aliens, including those under 21 years of age. (However, these rules may not apply if you were a nonresident alien at any time during year.)

WHEN TO FILE

File as soon as you can after January 1, but not later than April 15, of current year.

1040A U.S. Individual Income Tax Return 1976

Department of the Treasury—Internal Revenue Service

This space for IRS use only

Name (If joint return, give first names and initials of both) Amos M. & Lula G.	Last name Green	Your social security number 382 16 243
Present home address (Number and street, including apartment number, or rural route) 1821 Eason Drive	For Privacy Act Notification, see page 12 of Instructions.	Spouse's social security no. 118 62 780
City, town or post office, State and ZIP code Monroe, Louisiana 71201	Occupation	Yours ▶ Carpenter Spouse's ▶ Secretary

(Check only ONE box)

1 ☐ Single
2 ☒ Married filing joint return (even if only one had income)
3 ☐ Married filing separately. If spouse is also filing give spouse's social security number in designated space above and enter full name here ▶
4 ☐ Unmarried Head of Household. See page 6 of Instructions to see if you qualify ▶
5 ☐ Qualifying widow(er) with dependent child (Year spouse died ▶ 19). See page 6 of Instructions.

Exemptions

6a Regular ☒ Yourself ☒ Spouse	Enter number of boxes checked ▶	2
b First names of your dependent children who lived with you Jeff, Kay	Enter number ▶	2
c Number of other dependents (from line 7) . ▶		
d Total (add lines 6a, b, and c) . . . . ▶		4
● Age 65 or older . ☐ Yourself ☐ Spouse Blind . . . . ☐ Yourself ☐ Spouse	Enter number of boxes checked ▶	
f Total (add lines 6d and e) . . . . ▶		4

7 Other dependents: (a) Name	(b) Relationship	(c) Months lived in your home. If born or died during year, write B or D.	(d) Did dependent have income of $750 or more?	(e) Amount furnished for dependent's support: By YOU. If 100% write ALL.	By OTHERS including dependent.
				$	$

8 Presidential Election Campaign Fund . . ▶				Note: If you check the "Yes" box(es) it will not increase your tax or reduce your refund.
Do you wish to designate $1 of your taxes for this fund? .	X	Yes	No	
If joint return, does your spouse wish to designate $1? .	X	Yes	No	

9 Wages, salaries, tips, and other employee compensation (Attach Forms W-2. If unavailable, see page 9 of Instructions)	9	18,500	00
10a Dividends (if over $400, see Instructions at top of page 4) .... 10b Less exclusion .... Balance ▶	10c		
11 Interest income (if over $400, see Instructions at top of page 4)	11		
12 Total (add lines 9, 10c, and 11). (If less than $8,000 see page 2 of Instructions on "Earned Income Credit.") . .	12	18,500	00

● If you have dividend or interest income and can be claimed as a dependent on your parent's return, check here ▶ ☐ and see page 11 of Instructions.

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orm 1040A (1976) If you want IRS to figure your tax, see page 10 of Instructions. Page 2

Standard Deduction

13a Enter amount from line 12	13a	18,500	00
b If you checked the box on line . . . . { 2 or 5, enter the greater of $2,100 OR 16% of line 13a—but not more than $2,800 1 or 4, enter the greater of $1,700 OR 16% of line 13a—but not more than $2,400 3, enter the greater of $1,050 OR 16% of line 13a—but not more than $1,400 . . }	13b	2,800	00
c Subtract line 13b from line 13a and enter difference	13c	15,700	00
4 Multiply total number of exemptions claimed on line 6f by $750	14	3,000	00
5 Taxable income. Subtract line 14 from line 13c and enter difference	15	12,700	00
6 Tax { If line 15 is $20,000 or less, find tax in Tax Table on pages 13–15 . . . . If line 15 is more than $20,000, use Tax Rate Schedule X, Y, or Z, on page 16 }	16	2,441	00
7a Multiply $35.00 by the number of exemptions on line 6d . . . . 17a 140 00 b Enter 2% of line 15 but not more than $180 ($90 if box on line 3 checked) . . 17b 180 00 Enter larger of a or b }	17c	180	00
		If box on line 3 is checked see page 11 of Instructions.	
8a Subtract line 17c from line 16 and enter difference (but not less than zero)	18a	2,261	00
b Credit for contributions to candidates for public office (see page 11 of Instructions)	18b		
9 Income tax. Subtract line 18b from line 18a and enter difference (but not less than zero)	19	2,261	00
20a Total Federal income tax withheld (attach Forms W-2 to front) . . . 20a 1,879 00 b Excess FICA, RRTA, or FICA/RRTA tax withheld (two or more employers—see page 11 of Instructions) . 20b c 1976 estimated tax payments (include amount allowed as credit from 1975 return) . 20c d Earned income credit (from page 2 of Instructions) 20d		Pay amount on line 22 in full with this return. Write social security number on check or money order and make payable to Internal Revenue Service.	
21 Total (add lines 20a through 20d)	21	1,879	00
22 If line 19 is larger than line 21, enter BALANCE DUE IRS . . . . ▶	22	382	00
23 If line 21 is larger than line 19, enter amount OVERPAID . . . . ▶	23		
4 Amount of line 23 to be REFUNDED TO YOU . . . . ▶	24		
5 Amount of line 23 to be credited on 1977 estimated tax . ▶ 25			

nder penalties of perjury I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, nd complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Sign here

▶ Amos M. Green 3/18/77
Your signature Date

▶ Lula G. Green
Spouse's signature (if filing jointly, BOTH must sign even if only one had income)

▶ Preparer's signature (and employer's name, if any) Date

▶ Identifying number (see instructions) Address and ZIP code

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INCOME TAX

1. What is the Green's filing status?

2. Does Mrs. Green work? If so, what is her occupation?

3. How many dependent children do the Greens have?

4. How many exemptions do they claim?

5. Did the Greens contribute to the Presidential Election Campaign Fund?

6. Does a contribution to the Election Fund affect one's refund?

7. What was the Green's total income?

8. According to item 20a, how much federal income tax has been withheld from the Greens?

9. How much total income tax should be paid according to the Green's income and deductions?

10. Have the Greens overpaid or underpaid their taxes? How much?

ANSWERS: Activity 67

1. married filing joint return
2. Yes. Secretary
3. 2
4. 4
5. Yes
6. No
7. $18,500.00
8. $1,879.00
9. $2,261.00
10. Underpaid $382.00

Department of the Treasury—Internal Revenue Service

1040A U.S. Individual Income Tax Return 1976

This space for IRS use only

Name (If joint return, give first names and initials of both) | Last name

Your social security number

Present home address (Number and street, including apartment number, or rural route)

For Privacy Act Notification, see page 12 of Instructions.

Spouse's social security no.

City, town or post office, State and ZIP code

Occupation: Yours ▶ Spouse's ▶

Filing Status

(Check only ONE box)

1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separately. If spouse is also filing give spouse's social security number in designated space above and enter full name here ▶
4 ☐ Unmarried Head of Household. See page 6 of Instructions to see if you qualify ▶
5 ☐ Qualifying widow(er) with dependent child (Year spouse died ▶ 19). See page 6 of Instructions.

Exemptions

6a Regular ☐ Yourself ☐ Spouse — Enter number of boxes checked ▶
b First names of your dependent children who lived with you — Enter number ▶
c Number of other dependents (from line 7) . ▶
d Total (add lines 6a, b, and c) . . . . ▶
e Age 65 or older . ☐ Yourself ☐ Spouse
Blind . . . . ☐ Yourself ☐ Spouse — Enter number of boxes checked ▶
f Total (add lines 6d and e) . . . . ▶

7 Other dependents: (a) Name	(b) Relationship	(c) Months lived in your home. If born or died during year, write B or D.	(d) Did dependent have income of $750 or more?	(e) Amount furnished for dependent's support: By YOU. If 100% write ALL.	By OTHERS including dependent.
				$	$

8 **Presidential Election Campaign Fund** . . ▶ Do you wish to designate $1 of your taxes for this fund? . Yes No
If joint return, does your spouse wish to designate $1? . Yes No
Note: If you check the "Yes" box(es) it will not increase your tax or reduce your refund.

9 Wages, salaries, tips, and other employee compensation (Attach Forms W-2. If unavailable, see page 9 of Instructions) . . . . — 9
10a Dividends (if over $400, see Instructions at top of page 4) .... 10b Less exclusion .... Balance ▶ — 10c
11 Interest income (if over $400, see Instructions at top of page 4) . . . . — 11
12 Total (add lines 9, 10c, and 11). (If less than $8,000 see page 2 of Instructions on "Earned Income Credit.") . . — 12

▶ If you have dividend or interest income and can be claimed as a dependent on your parent's return, check here ▶ ☐ and see page 11 of Instructions.

Form 1040A (1976) — Page 2

If you want IRS to figure your tax, see page 10 of Instructions.

Standard Deduction

13a Enter amount from line 12 . . . . — 13a
b If you checked the box on line 2 or 5, enter the greater of $2,100 OR 16% of line 13a—but not more than $2,800; 1 or 4, enter the greater of $1,700 OR 16% of line 13a—but not more than $2,400; 3, enter the greater of $1,050 OR 16% of line 13a—but not more than $1,400 . . — 13b
c Subtract line 13b from line 13a and enter difference . . . . — 13c
14 Multiply total number of exemptions claimed on line 6f by $750 . . . . — 14
15 Taxable income. Subtract line 14 from line 13c and enter difference . . . . . . — 15
16 Tax { If line 15 is $20,000 or less, find tax in Tax Table on pages 13–15 . . . . ; If line 15 is more than $20,000, use Tax Rate Schedule X, Y, or Z, on page 16 } . . . . — 16
If box on line 3 is checked see page 11 of Instructions.
17a Multiply $35.00 by the number of exemptions on line 6d . . . . — 17a
b Enter 2% of line 15 but not more than $180 ($90 if box on line 3 checked) . . — 17b
Enter larger of a or b — 17c
18a Subtract line 17c from line 16 and enter difference (but not less than zero) . . . . — 18a
b Credit for contributions to candidates for public office (see page 11 of Instructions) . . . . . — 18b
19 Income tax. Subtract line 18b from line 18a and enter difference (but not less than zero) . . . . — 19
20a Total Federal income tax withheld (attach Forms W–2 to front) . . . — 20a
b Excess FICA, RRTA, or FICA/RRTA tax withheld (two or more employers—see page 11 of Instructions) . — 20b
c 1976 estimated tax payments (include amount allowed as credit from 1975 return) . — 20c
d Earned income credit (from page 2 of Instructions) . . . . — 20d

Pay amount on line 22 in full with this return. Write social security number on check or money order and make payable to Internal Revenue Service.

21 **Total** (add lines 20a through 20d) . . . . — 21
22 If line 19 is larger than line 21, enter **BALANCE DUE IRS** . . . . ▶ — 22
23 If line 21 is larger than line 19, enter amount **OVERPAID** . . . . ▶ — 23
24 Amount of line 23 to be REFUNDED TO YOU . . . . ▶ — 24
25 Amount of line 23 to be credited on 1977 estimated tax . ▶ — 25

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Sign here

▶ Your signature — Date
▶ Spouse's signature (if filing jointly, BOTH must sign even if only one had income)
▶ Preparer's signature (and employer's name, if any) — Date
▶ Identifying number (see instructions) — Address and ZIP code

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SAMPLE ACTIVITY 68 Sales Tax

INTRODUCTION Nearly every day each of us pays taxes on the things we buy. In Louisiana and in some cities the consumer pays a sales tax, a tax on consumers' goods in general, which is added separately to the purchase price. Generally, a sales tax is from 2% to 5% of the amount of each purchase. A sales tax is usually imposed by the state and/or city.

DIRECTIONS Read the situations and answer the following questions.

1. William is going to buy a car from a used car dealer. The car costs $900. The sales tax is 4%. How much sales tax will he have to pay?

2. Wilma bought $36.00 worth of groceries. The tax on grocery items is 3%. How much sales tax will she pay?

3. The Browns bought furniture for their bedroom. It cost $260. If sales tax on furniture is 5%, what tax will they pay?

4. Dorothy and her children ate dinner at a restaurant for $7.80. How much sales tax will be charged if the rate is 5%?

5. The tax on jewelry is 4%. How much sales tax will Darla pay for a bracelet which costs $7.50?

ANSWERS: Activity 68

1. $36.00
2. $1.08
3. $13.00
4. $ .39
5. $ .30

SAMPLE ACTIVITY 69 Denominations of Money

INTRODUCTION

We use money every day. We give money (bills and coins) in exchange for goods and services. Often we are careless about accepting change from a cashier or vendor. It is a good practice to count your change before leaving the store.

DIRECTIONS

Read the following situations and answer the questions.

1. Dan made a long distance phone call from a pay telephone booth. The operator instructed him to place $3.30 into the slots. Using the least number of coins, this requires how many quarters and nickels?

2. Susan's bill at the cleaners is $3.16. She gives the clerk a $5 bill. What is her change?

3. The bill is 55¢. The customer pays $1.00. What change should the customer receive? Divide the change into the following necessary categories using the least number of coins. ________ penny(ies) ________nickel(s) ________dime(s) ________quarter(s) ________dollar(s)

4. Jane uses a laundramat in her neighborhood. She has two loads of wash which require one dryer. Each wash is 35¢ and each dryer is 50¢. Jane has $1.10 in change. Is this enough?

5. Jerry gave the cashier \$20.00 for a bill of \$5.70. What change should he receive? Divide the change into the following necessary categories using the least number of coins. ________penny(ies) ________nickel(s) ________dime(s) ________quarter(s) ________dollar(s)

ANSWERS: Activity 69

1. 13 quarters; 1 nickle
2. $1.84
3. ____penny ____nickle __2__dime __1__quarters ____dollars
4. No. She lacks 10¢
5. ____penny __1__nickle ____dime __1__quarters __14__dollars

SAMPLE ACTIVITY 70 Weights and Measures

INTRODUCTION Many day-to-day situations require the use of weights and measures. Units of measure often are calculated in cooking, sewing, gardening, and purchasing.

DIRECTIONS Study the Table of Measures. Find the answers to the problems which follow.

TABLE OF MEASURES

MEASURES OF LENGTH

12 inches (in.) = 1 foot (ft.)
3 feet = 1 yard (yd.)
36 inches = 1 yard
5280 feet = 1 mile (mi.)
1760 yards = 1 mile
10 millimeters (mm.) = 1 centimeter (cm.)
10 centimeters = 1 decimeter (dm.)
10 decimeters = 1 meter (m.)
1000 meters = 1 kilometer (km.)
1 meter = 39.37 inches, approx.
1 kilometer = .62 mile, approx.

MEASURES OF SURFACE AREA

144 square inches = 1 square foot (sq. ft.)
9 square feet = 1 square yard (sq. yd.)
4840 square yards = 1 acre (A.)

DRY MEASURES

2 pints (pt.) = 1 quart (qt.)
8 quarts = 1 peck (pk.)
4 pecks = 1 bushel (bu.)

LIQUID MEASURES

8 fluid ounces (fl. oz.) = 1 cup (c.)
2 cups = 1 pint (pt.)
2 pints = 1 quart (qt.)
4 quarts = 1 gallon (gal.)
7½ gallons = 1 cubic foot (cu. ft.)

MEASURES OF TIME

60 seconds (sec.) = 1 minute (min.)
60 minutes = 1 hour (hr.)
24 hours = 1 day
7 days = 1 week (wk.)
52 weeks = 1 year (yr.)
30 days = 1 month (mo.)
12 months = 1 year
365 days = 1 year
366 days = 1 leap year
10 years = 1 decade
100 years = 1 century

COOKING MEASURES

3 teaspoons (tsp.) = 1 tablespoon (tbsp.)
16 tablespoons = 1 cup
2 cups = 1 pint

MEASURES OF WEIGHT

16 ounces (oz.) = 1 pound (lb.)
100 pounds = 1 hundredweight (cwt.)
2000 pounds = 1 ton
1000 grams (g.) = 1 kilogram (kg.)
1 kilogram = 2.2 pounds, approx.
1000 kilograms = 1 metric ton

MEASURES OF VOLUME

1728 cubic inches = 1 cubic foot
27 cubic feet = 1 cubic yard

1. 2 lb. = __________ oz.
2. 3 lb. = __________ oz.
3. $\frac{1}{4}$ lb. = __________ oz.
4. $1\frac{1}{2}$ lb. = __________ oz.
5. $\frac{1}{2}$ ft. = __________ in.
6. 2 ft. = __________ in.
7. 4 ft. = __________ in.
8. 3 sq. ft. = __________ sq. in.
9. 1 yd. = __________ in.
10. $\frac{1}{2}$ yd. = __________ in.
11. 2 yd. = __________ ft.
12. 2 sq. yd. = __________ sq. ft.
13. 2 pt. = __________ oz.
14. $\frac{1}{2}$ pt. = __________ oz.
15. $1\frac{1}{2}$ pt. = __________ oz.
16. 1 qt. = __________ oz.
17. 2 qt. = __________ oz.
18. 1 gal. = __________ oz.
19. 2 gal. = __________ qt.
20. 1 gal. = __________ pt.

ANSWERS: Activity 70

1. 32 oz.
2. 48 oz.
3. 4 oz.
4. 24 oz.
5. 6 in.
6. 24 in.
7. 48 in.
8. 432 sq. in.
9. 36 in.
10. 18 in.
11. 6 ft.
12. 18 sq. ft.
13. 32 oz.
14. 8 oz.
15. 24 oz.
16. 32 oz.
17. 64 oz.
18. 128 oz.
19. 8 qt.
20. 8 pt.

SAMPLE ACTIVITY 71 Media of Exchange

INTRODUCTION

Many people have a checking account with a bank. Often a checking account is a good way to manage money. It is safer than carrying a large sum of cash. With a checking account, you can pay your bills with a check. You can safely send checks through the mail. The cancelled check, which is returned to you by the bank, is an excellent receipt and record of payment.

Each month the bank will send you a bank statement which contains a record of all of your checks and deposits. It is your responsibility to make sure that your records agree with the bank records. If you keep an accurate record in your checkbook, balancing your account is a simple matter.

DIRECTIONS

Fill out the checks below according to the information provided. Have your teacher check the work for accuracy. Reconcile the bank statement provided to find the current checkbook balance.

Check #105

On January 8, 1978, Bill Thomas wrote a check to Harold Thomas for $18.15. Bill was buying a used lawn mower from Harold.

Check #106

Rita Miles needed $10.00 in cash. On Monday, March 4, 1978, she cashed a check for that amount at her bank, Capitol National Bank.

Check #107

Mitchell Lowe paid his January utility bill on February 3, 1978. He owed Southwest Power Company $73.58.

Check #108

Each month Lula Wright makes a mortgage payment on her home to First Fidelity Loan Company. On April 1, 1978, she made her usual payment of $118.76.

105

_______________ 19 ___

PAY TO THE ORDER OF ______________________________ $ ________

______________________________________ DOLLARS

The Capital National Bank in Austin 7TH AND COLORADO AUSTIN, TEXAS [illegible]

FOR ____________________ ____________________

⑆1149⑈2117⑆ 4⑈90 39 237⑈

106

_______________ 19 ___

PAY TO THE ORDER OF ______________________________ $ ________

______________________________________ DOLLARS

The Capital National Bank in Austin 7TH AND COLORADO AUSTIN, TEXAS [illegible]

FOR ____________________ ____________________

⑆1149⑈2117⑆ 4⑈90 39 237⑈

107

_______________ 19 ___

PAY TO THE ORDER OF ______________________________ $ ________

______________________________________ DOLLARS

The Capital National Bank in Austin 7TH AND COLORADO AUSTIN, TEXAS [illegible]

FOR ____________________ ____________________

⑆1149⑈2117⑆ 4⑈90 39 237⑈

108

_______________ 19 ___

PAY TO THE ORDER OF ______________________________ $ ________

______________________________________ DOLLARS

The Capital National Bank in Austin 7TH AND COLORADO AUSTIN, TEXAS [illegible]

FOR ____________________ ____________________

⑆1149⑈2117⑆ 4⑈90 39 237⑈

DIRECTIONS What is the current balance of this checkbook?

PLEASE BE SURE TO **DEDUCT** ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO.	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(−) AMOUNT OF CHECK		√ T	(−) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT		BALANCE	
									295	68
116	4/1	First Fidelity	96	40						
117	4/5	D & J Foods	34	25						
	4/6						26	19		
118	4/6	Dr. Ralph Simpson	15	00						
119	4/9	Sears	9	20						
120	4/10	Pete's Service Station	12	00						
121	4/12	Mill's Pharmacy	8	18						

ANSWERS: Activity 71

Current balance as of 4/12 - $146.84

SAMPLE ACTIVITY 72 Banking Services

INTRODUCTION A bank is a private business organization. In many cases it is owned and operated by local people. Banks in your area probably compete for your business by providing various services. These are some banking services.

1. Banks accept deposits. To protect your money, you may place some of your pay in the bank. When you put money in the bank, you make a deposit and become a depositor. The bank keeps a record of deposits and you have an account in the bank.

2. Checking Accounts. You may use a checking account to pay bills. Each check you write is an order directing the bank to pay money out of your account. This makes it unnecessary for you to carry cash in order to pay bills.

3. Savings Accounts. If you have more money than you need for operating expenses, you may wish to place some of your money in a savings account. You will not write checks on your savings account. The bank will pay interest on all deposits in this account.

4. Banks lend money. You may need to borrow money for a short or long term. Banks lend money to individuals to help them pay for homes, automobiles, appliances, furniture, and many other items.

5. Banks give advice. Banks have special officers who advise customers on money problems. You may seek their advice when considering buying a home, sending money safely, or investing your earnings. These officers are trained to assist you in many money matters.

6. Vaults. Many banks have vaults that contain small boxes known as safe-deposit boxes. They provide a safe place to store jewelry and important papers. You may consider keeping such things as bonds, wills, records, and insurance policies in a safe-deposit box.

DIRECTIONS

Banks pay interest on savings account deposits. The rate and type of interest vary. Study the following chart on interest compounded quarterly. If interest is compounded, you receive interest on the interest already accumulated. Banks compound this interest by computers. After studying the examples, answer the questions which follow.

INTEREST COMPOUNDED QUARTERLY

BEGINNING OF PERIOD	INTEREST FOR THE PERIOD AT A 4% YEARLY INTEREST RATE .04 ÷ 4 = .01 PER QUARTER	END OF PERIOD
$100.00	$100.00 X .01 = $1.00	$100.00 + $1.00 = $101.00
$101.00	$101.00 X .01 = $1.01	$101.00 + $1.01 = $102.01
$102.01	$102.01 X .01 = $1.02	$102.01 + $1.02 = $103.03
$103.03	$103.03 X .01 = $1.03	$103.03 + $1.03 = $104.06

BEGINNING OF PERIOD	INTEREST FOR THE PERIOD AT A 5% YEARLY INTEREST RATE .05 ÷ 4 = .0125 PER QUARTER	END OF PERIOD
$100.00	$100.00 X .0125 = $1.25	$100.00 + $1.25 = $101.25
$101.25	$101.25 X .0125 = $1.27	$101.25 + $1.27 = $102.52
$102.52	$102.52 X .0125 = $1.28	$102.52 + $1.28 = $103.80
$103.80	$103.80 X .0125 = $1.30	$103.80 + $1.30 = $105.10

BEGINNING OF PERIOD	INTEREST FOR THE PERIOD AT A 6% YEARLY INTEREST RATE .06 ÷ 4 = .015 PER QUARTER	END OF PERIOD
$100.00	$100.00 X .015 = $1.50	$100.00 + $1.50 = $101.50
$101.50	$101.50 X .015 = $1.52	$101.50 + $1.52 = $103.02
$103.02	$103.02 X .015 = $1.55	$103.02 + $1.55 = $104.57
$104.57	$104.57 X .015 = $1.57	$104.57 + $1.57 = $106.14

BEGINNING OF PERIOD	INTEREST FOR THE PERIOD AT A 7% YEARLY INTEREST RATE .07 ÷ 4 = .0175 PER QUARTER	END OF PERIOD
$100.00	$100.00 X .0175 = $1.75	$100.00 + $1.75 = $101.75
$101.75	$101.75 X .0175 = $1.78	$101.75 + $1.78 = $103.53
$103.53	$103.53 X .0175 = $1.81	$103.53 + $1.81 = $105.34
$105.34	$105.34 X .0175 = $1.84	$105.34 + $1.84 = $107.18

BEGINNING OF PERIOD	INTEREST FOR THE PERIOD AT AN 8% YEARLY INTEREST RATE .08 ÷ 4 = .02 PER QUARTER	END OF PERIOD
$100.00	$100.00 X .02 = $2.00	$100.00 + $2.00 = $102.00
$102.00	$102.00 X .02 = $2.04	$102.00 + $2.04 = $104.04
$104.04	$104.04 X .02 = $2.08	$104.04 + $2.08 = $106.12
$106.12	$106.12 X .02 = $2.12	$106.12 + $2.12 = $108.24

1. If you deposit $20.00 on January 1, how much interest will you earn in one quarter at a 6% interest rate compounded quarterly?______________

2. How much interest will you earn in the second quarter if you deposit $40.00 on January 1 at an 8% interest rate compounded quarterly?______________

3. How much interest will you earn in the first quarter if you deposit $15.00 on January 1 at a 7% interest rate compounded quarterly?______________

4. How much interest will you earn in the third quarter if you deposit $25.00 on January 1 at a 5% interest rate compounded quarterly?______________

5. If you deposit $55.00 on January 1, how much interest will you earn in two quarters at a 4% interest rate compounded quarterly?______________

6. How much will one year's savings deposit balance be on $35.00 compounded at an 8% interest rate compounded quarterly?

   ____

7. How much will one year's savings deposit balance be on $25.00 compounded at a 4% interest rate compounded quarterly?

   ____

ANSWERS: Activity 72

1. $ .30
2. $ .82
3. $ .26
4. $ .32
5. $ .56
6. $37.88
7. $26.02

SAMPLE ACTIVITY 73 Credit

INTRODUCTION

There are more credit cards than people in the United States. Americans now hold nearly 300 million credit cards. You can now charge almost anything from airplane tickets to zither lessons. But should you? Although young people can now open charge accounts and obtain other types of credit, is it good money management to buy now and pay later? There is no "yes" or "no" answer to this question. It depends on the kind of credit, what it costs, and whether you can handle credit without getting in over your head. In other words, you have to know about credit and about yourself. Some credit is free, but some is far from it.

Charge Accounts at retail stores are basically free if you pay the bill within a specified time. Stores see these accounts as a convenience for the customer. On a regular charge account, there is ordinarily no extra charge if you pay within 10 days after you get the bill. If you take longer, an interest charge is added, usually 1 or $1\frac{1}{2}$ percent a month, or 12 to 18 percent annually. Stores also have other arrangements you make in advance, so that you can pay for what you bought over an extended period of time, such as 3 or 6 months. Depending on the store, there may be a charge for extended payments.

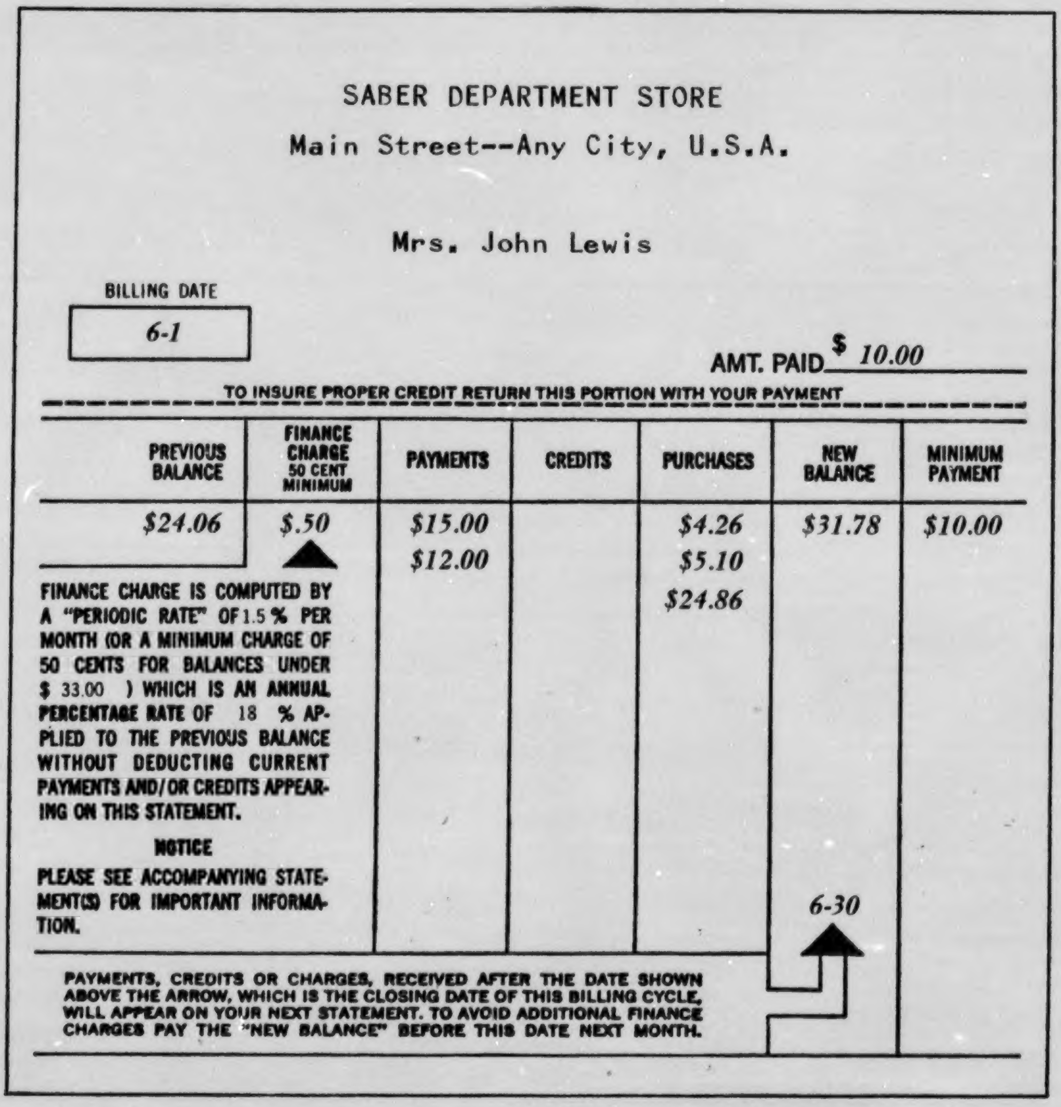
Installment Sales Contracts offer another way to spread payments over a period of time. On these contracts, you agree to pay so much each installment for a one to three year period. The interest rates can vary greatly on these, usually running from 12 to 18 percent annually. So read the contract carefully.

Some Credit Cards cost no more to use than if you used cash. For example, gasoline credit cards charge interest only if payments are overdue. Bank credit cards, on which you can borrow money or make purchases from stores, charge interest if the payment is not made within the thirty days of the billing date. Travel and entertainment cards, such as Diner's Club and American Express, do not charge interest if bills are paid on time, but they usually charge an annual membership fee.

Shop around for credit. The Federal Truth-in-Lending Law requires anyone who extends credit to state in writing exactly what the credit will cost. And this statement of interest must be in dollars and cents, as well as in the total annual percentage rate. If you know the true cost of credit, then you can choose from a variety of ways to pay.

For example, let's say you want to buy a color television set that would cost $400 if you paid cash. If instead you bought it on a 12-month department store installment plan at $1\frac{1}{2}$ percent interest per month (or 18 percent per year), each monthly payment would be $36.67 and the amount repaid would be $36.67 X 12 or $440.04. Therefore you would pay $40.04 in interest under this plan. There are several other sources of credit you also could use for this purchase, such as a commercial bank, a finance company, and a credit union.

DIRECTIONS Read the sample billing statement. Answer the questions which follow.



SABER DEPARTMENT STORE

Main Street--Any City, U.S.A.

Mrs. John Lewis

BILLING DATE 6-1

AMT. PAID $ 10.00

TO INSURE PROPER CREDIT RETURN THIS PORTION WITH YOUR PAYMENT

PREVIOUS BALANCE	FINANCE CHARGE 50 CENT MINIMUM	PAYMENTS	CREDITS	PURCHASES	NEW BALANCE	MINIMUM PAYMENT
$24.06	$.50	$15.00		$4.26	$31.78	$10.00
		$12.00		$5.10		
				$24.86		

FINANCE CHARGE IS COMPUTED BY A "PERIODIC RATE" OF 1.5 % PER MONTH (OR A MINIMUM CHARGE OF 50 CENTS FOR BALANCES UNDER $ 33.00) WHICH IS AN ANNUAL PERCENTAGE RATE OF 18 % APPLIED TO THE PREVIOUS BALANCE WITHOUT DEDUCTING CURRENT PAYMENTS AND/OR CREDITS APPEARING ON THIS STATEMENT.

NOTICE

PLEASE SEE ACCOMPANYING STATEMENT(S) FOR IMPORTANT INFORMATION.

6-30

PAYMENTS, CREDITS OR CHARGES, RECEIVED AFTER THE DATE SHOWN ABOVE THE ARROW, WHICH IS THE CLOSING DATE OF THIS BILLING CYCLE, WILL APPEAR ON YOUR NEXT STATEMENT. TO AVOID ADDITIONAL FINANCE CHARGES PAY THE "NEW BALANCE" BEFORE THIS DATE NEXT MONTH.

1. What is the date of the beginning of the billing cycle?

   ____

2. When did the billing cycle end? ____________________

3. How many purchases were made during the billing cycle? What were their amounts?__________________________________

____

4. How many payments were made? What were their amounts?

____

5. How many credits were accredited to the account?________

6. What was the balance from last month?____________________

7. How much was the finance charge?___________________

8. On what amount was the finance charge based?_____________

9. What is the least amount Mrs. Lewis can pay this month?

____

10. What is her new balance?___________________

ANSWERS: Activity 73

1. 6-1
2. 6-30
3. 3
   $4.26/$5.10/$24.86
4. 2
   $15.00/$12.00
5. 0
6. $24.06
7. $ .50
8. $24.06
9. $10.00
10. $31.78

SAMPLE ACTIVITY 74 Figuring Costs

INTRODUCTION In order to live within a budget, most of us must figure the cost of a purchase in advance. We can make wiser purchases and live "within our means" if we know the cost of something and compare it with our buying power.

DIRECTIONS From the menu below, answer the questions which follow.

• SANDWICHES & DINNERS •

# 1	Chopped Beef on Bun 6 for 1.89	.45
# 2	Sausage on Bun	.75
# 3	Sliced Beef on Bun with Pickle & Onion	.99
# 4	Beef Dinner	2.29
# 5	Sausage Dinner (2 links)	2.10
# 6	Sausage Dinner (1 link)	1.69
# 7	Rib Dinner (½ lb.)	2.95
# 8	Chicken Dinner	2.29
# 9	Mixed Dinner (½ lb.) (Any Two Meats)	2.95

Dinners served with Potato Salad, Cole Slaw, Beans, Pickles, Onions, Coffee or Tea

#10	Sausage Link 3 for 1.50	.60
#11	Order of Beef	1.65
#12	1 Lb. Beef (serves 3 to 4)	3.99
#13	Serving of Ribs (½ lb.)	2.00
#14	1 Lb. Ribs (serves 2 to 3)	3.99

(#10 - #14 Served With Meat and Bread Only)

• CHICKEN •

#15	2 Pieces	.95
#16	3 Pieces	1.35
#17	10 Pieces	3.99

Your Choice White or Dark 5c Per Piece Extra

• SIDE ORDERS •

Potato Salad	Serving	.35
	Pint	.90
Cole Slaw	Serving	.35
	Pint	.90
Beans	Serving	.35
	Pint	.90
Banana Pudding	Serving	.35
	Pint	.90
Baked Potato		.50
Green Salad		.50

1. What is the price difference of two links of sausage and one link?______________

2. What would you pay for two pieces of chicken and one serving of cole slaw?______________

3. What is the total cost for #4 and #14?______________

4. If you order #16, each piece of chicken costs what amount? ______________

5. What would you pay for three orders of #3?______________

ANSWERS: Activity 74

1. $ .41
2. $1.30
3. $6.28
4. $ .45
5. $2.97

SAMPLE ACTIVITY 75 Insurance

INTRODUCTION Insurance is protection against financial disaster. Many kinds of insurance are available. Automobile, health, and life insurance are briefly described below.

DIRECTIONS Read the following information about insurance. Match the items which follow.

AUTOMOBILE INSURANCE

Most states require that car owners carry insurance to cover damages arising from automobile accidents. Many states have "no-fault" laws. This means that if you should be involved in an accident, your insurance company would pay your expenses and the other driver's company would pay his expenses.

There are many kinds of coverages which may be purchased from the automobile insurance companies. Some of these coverages are listed below:

1. Liability (Bodily Injury) protects the policy owner for any injury he or she may cause anyone else. This is usually written as 5/10, 10/20, 20/40, 50/100. In the case of 5/10, the insurance company will pay up to $5,000 for each person hurt in an accident but not more than $10,000 for the total accident.
2. Liability (Property) coverage is purchased in amounts of $1,000, $5,000, $10,000, etc. It covers damage done to other people's property.
3. Medical Payment covers surgical, dental, nursing, funeral expenses, etc.
4. Collision pays for damages to the car. Usually the policy owner must pay the first $50 or $100, called the deductible.

5. Comprehensive insurance covers damage to your car caused by fire, theft, flood, and vandalism.

6. Road Service insurance covers emergencies such as a flat tire, towing, or starting a car.

7. Uninsured Motor Vehicle insurance protects you when the other driver in an accident does not have insurance.

LIFE INSURANCE

There are three basic kinds of policies:

TERM INSURANCE offers protection for a limited period of time, which could be 5 years or 20 or until age 65 or some other length of time which the policyholder may want. Term insurance is designed to protect a person during a specified time, usually when financial responsibilities are great. For example, a father may want term insurance in a certain amount until his children are financially independent. Then his need for that protection for them diminishes and he can decrease the amount of coverage. Meanwhile, he has paid a fairly low premium through the years and, if anything had happened to him, his wife and children would have had money to carry on their lives. Most term insurance is bought for 5-year periods, after which it can be renewed but at a higher rate because the policyholder is now older and the risk of death is greater. Term insurance does not ordinarily build up cash values.

WHOLE LIFE POLICIES, also called straight life, however, do build up cash values. As the name indicates, these policies are designed to cover a person's entire life. The premium is based on the age at which the policy is taken out and remains the same for as long as the policy is in force. A straight life policy is the least expensive kind of all permanent protection and is the most widely purchased. The cash value, explained above, gives the policy a flexibility that becomes an important asset for the individual or family.

ENDOWMENT INSURANCE is life insurance that emphasizes thrift. After a specified number of years, the policyholder receives the face value of the policy. But if he were to die before that time, the money is paid to the beneficiary he has named. Endowment policies are often used to help provide income for retirement.

It makes sense to consider buying life insurance when you are young because the annual premium is relatively small. As you can see from the chart, a straight life policy offering $10,000 protection would be $107 a year at age 17, but $157.00 a year at age 30. And remember, the premium never changes.

HEALTH INSURANCE

You may already have some kind of health insurance, because many parents and their families are covered by group policies where they work. Although there are many variations in health and accident insurance, in general there are five kinds of protection:

HOSPITAL EXPENSE INSURANCE - which pays for care in a hospital for a specified number of days, usually ranging from 70 days to a year. It covers room and board, routine nursing care, minor medical supplies, and additional related services such as laboratory tests, X-rays, use of the operating room, and local ambulance service.

SURGICAL EXPENSE INSURANCE - helps pay the costs of an operation.

PHYSICIANS' EXPENSE INSURANCE - pays toward a specified number of visits from the attending physician in the hospital. Some policies provide benefits for home and office visits.

(These first three types of health insurance are often combined in one basic protection package.)

MAJOR MEDICAL EXPENSE INSURANCE - provides protection against the bills that result from serious and prolonged illnesses. Maximum benefits range from $10,000 up to $50,000 or more per illness. This coverage helps pay for virtually every type of care and treatment prescribed by a physician, both in and out of the hospital. Many of these policies provide that the policyholder pay the first $50, $100, or more, with the insurance company paying 75 to 80 per cent of the remaining costs.

DISABILITY INCOME INSURANCE - replaces earnings lost because of inability to work.

Cost of health insurance varies with the kind of protection, and the number of people to be covered by the policy, as well as the ages of those covered. Group insurance is less expensive than individual policies, but may not provide as much protection as you may need. Most employers now offer group insurance to their employees, with the employer paying at least a share of the cost, sometimes all of it.

When you consider that the major single cause of bankruptcy in the United States is meeting the cost of a major illness, then it is clear that most people should give serious thought to having sufficient health insurance.

MATCHING

___1. hospital expense insurance

___2. straight life policy

___3. bodily injury liability insurance

___4. loss of income insurance

___5. collision insurance

___6. major medical expense insurance

___7. beneficiary

___8. comprehensive physical damage insurance

___9. surgical expense insurance

___10. term policy

___11. property damage liability insurance

___12. endowment policy

a. Insurance that provides payments to help replace income loss through disability.

b. The one named in the policy to receive the insurance benefits.

c. Insurance designed to help offset heavy medical costs resulting from serious or long ailments.

d. A policy, payable to the beneficiary if the insured should die, or to the insured himself if he lives beyond the number of years in which premiums are paid.

e. Insurance covering losses of, or injury to, the insured automobile, except those caused by collision or upset.

f. Insurance providing protection against claims of damage to the possessions of other people.

g. Insurance covering damage to one's car caused by collision or upset.

h. A policy that only protects against risk for a specified period of time.

i. Insurance that pays all or part of the charges of a hospital for room, board, and other expenses.

j. A policy on which the insured pays unchanged premiums throughout his life.

k. Insurance providing protection against claims of injury to other people.

l. Insurance that provides benefits to pay for the cost of operations.

ANSWERS: Activity 75

1. i
2. j
3. k
4. a
5. g
6. c
7. b
8. e
9. l
10. h
11. f
12. d

SAMPLE ACTIVITY 76 Selecting Purchases

INTRODUCTION Catalog ordering is a convenience for many consumers. It is particularly helpful to shoppers who have little time to visit a store.

When ordering from a catalog, the customer should read carefully the description of each item. This will insure satisfaction in terms of quality and cost of a product.

DIRECTIONS From the catalog advertisement, answer the following questions.

A great Sears value because you get MORE than just low price

- [illegible]
- [illegible]
- [illegible] sun resistant [illegible]

100% Superwash wool*

PURE VIRGIN WOOL

Now
$19⁹⁹ twin

A These identical items reduced from our 1975 Fall Big Book. *Prelude.* Loom woven blanket weighs 10 ounces per square yard. Resists shedding, matting and pilling. Harmonizing nylon binding 8 inches wide (4 inches folded); king size has additional binding at sides. All this luxury plus easy care . . machine wash, warm, tumble dry. Max. shrinkage 5%.

State color number
600–Indian Orange bril
861–Jungle Green bright
762–Royal Blue bright
28–Ivory
556–Sunflower bril

Twin size, Was $25.00. Measures 66x90 inches.
96 X 8145H—Shipping weight 3 lbs. . . . . Now $19.99

Full size, Was $29.00. Measures 80x90 inches.
96 X 8146H—Shipping weight 3 lbs. 8 oz. . . Now $23.19

Queen size, Was $33.00. Measures 90x90 inches.
96 X 8147H—Shipping weight 4 lbs. 2 oz. . . Now $26.39

King size, Was $39.00. Measures 108x90 inches.
96 X 8148H—Shipping weight 5 lbs. . . . . Now $31.19

*The Woolmark is your assurance of a quality-tested product made of pure wool

Machine washable wool blend**

WOOL BLEND

Now
$12⁷⁵ twin

B These identical items reduced from our 1975 Fall Big Book. *Empress.* Lush, long-wearing non-woven blend of 70% wool and 30% acrylic weighs 7.6 oz. per square yard. Perfect for those cold winter nights. Resists matting and pilling. Coordinated nylon binding measures 6 inches wide (3 inches folded); king size has additional binding at sides. Machine wash at warm temperature, tumble dry. Max. shrinkage 5%.

State color number
555–Aztec Leather (gold)
513–Indian Brown medium
912–Avocado Leaf deep
772–Royal Navy dp. (blue)
640–Fiesta Red brilliant
695–Strawberry Burgundy

Twin size, Was $17.00. Measures 66x90 inches.
96 X 8135H—Shipping weight 2 lbs. 4 oz. . . Now $12.75

Full size, Was $20.00. Measures 80x90 inches.
96 X 8136H—Shipping weight 2 lbs. 13 oz. . Now $14.99

Queen size, Was $24.00. Measures 90x90 inches.
96 X 8137H—Shipping weight 3 lbs. 2 oz. . . Now $17.99

King size, Was $29.00. Measures 108x90 inches.
96 X 8138H—Shipping weight 3 lbs. 12 oz. . Now $21.66

**The Woolblend mark is your assurance of quality tested products made predominantly of wool

1. Item A is called "Prelude". What is Item B called?

2. Item A is what percent wool?

3. Item B is a blend of what two materials?

4. If you ordered Item A in color number 762, what color would you receive?

5. What is the difference in price for Item A (King Size) and Item B (King Size)?

ANSWERS: Activity 76

1. Empress
2. 100%
3. 70% wool - 30% acrylic
4. Royal blue bright
5. $9.53

SAMPLE ACTIVITY 77 Comparison Shopping

INTRODUCTION Some stores have unit pricing. Unit pricing allows you to compare the cost per ounce (or pound) of similar products. If the unit price is not given, you can find it by dividing the cost by the number of pounds or ounces it has. Then you can determine which is the better buy.

DIRECTIONS In the chart below, find the cost per unit of each item.

FOOD	BRAND	COST OF ITEM	WEIGHT	COST PER UNIT
Peanut Butter	A	48¢	12 oz.	
	B	40¢	12 oz.	
Can of Carrots	A	18¢	8 oz.	
	B	33¢	12 oz.	
Detergent	A	80¢	20 oz.	
	B	$1.54	49 oz.	
Bacon	A	$1.20	12 oz.	
	B	$1.44	16 oz.	
Cola	A	40¢	32 oz.	
	B	25¢	12 oz.	
Cheese	A	$1.69	8 oz.	
	B	$1.75	10 oz.	
Frozen Vegetables	A	94¢	12 oz.	
	B	$1.12	18 oz.	

ANSWERS: Activity 77

Peanut Butter	$\frac{4\text{¢}}{3\frac{1}{3}\text{¢}}$
Carrots	$\frac{2\frac{1}{4}\text{¢}}{2\frac{3}{4}\text{¢}}$
Detergent	$\frac{4\text{¢}}{3\frac{1}{7}\text{¢}}$
Bacon	$\frac{10\text{¢}}{9\text{¢}}$
Cola	$\frac{1\frac{1}{4}\text{¢}}{2\frac{1}{12}\text{¢}}$
Cheese	$\frac{21\frac{1}{8}\text{¢}}{17\frac{1}{2}\text{¢}}$
Vegetables	$\frac{7\frac{5}{6}\text{¢}}{6\frac{2}{9}\text{¢}}$

SAMPLE ACTIVITY 78 Packaging Techniques

INTRODUCTION

When you buy a Federally inspected processed meat or poultry product, you have the assurance that the U. S. Department of Agriculture has examined the meat or poultry in the package to make sure it's wholesome, has checked the product throughout processing, and has made sure that the label gives you accurate information.

USDA also sets standards and examines formulas for products to assure you that the product you are buying has the characteristics traditionally associated with its name.

These standards or requirements describe what is to be in the product--covering things like the minimum amount of meat, the maximum amount of water, and what other ingredients may be used in the product.

Many sources are checked to determine what the standards should be.

If a manufacturer develops a new processing technique, it must be checked to see that it will produce a wholesome product. Any additives must first be safe, but must also be effective. All processors must register their complete formulas with USDA, and the formulas must be approved before they can be used.

If a manufacturer markets a product which is similar to one for which requirements are set but which does not comply exactly with the standard, then he must call his product by another name. The product's label must give you accurate information about its contents.

Between the time a product's formula, label, and packaging are approved and the time the finished product reaches your store, inspectors check the product through all the steps of processing to make sure that the standard is followed, the label is used correctly, and, of course, the product is wholesome.

The inspector examines the raw meat or poultry that will be used to make the product to be certain these perishable ingredients are still fresh and wholesome.

He also checks all the ingredients besides the meat and poultry, from the spices in products to the vegetables in complete dinners, to make sure that the right ingredients are used and that they are wholesome.

For some products there are complete standards of identity.

Corned Beef Hash is one of them. It must contain at least 35 percent beef. It also contains potatoes--either fresh, dehydrated, cooked dehydrated, or a mixture of these types--curing agents, and seasonings. It may be made with certain optional ingredients such as onions, garlic, beef broth, or beef fat. The standard states that it may not contain more than 15 percent fat nor more than 72 percent moisture.

Other products have standards set for their meat or poultry ingredients.

To be called a meat or poultry product, a product must contain a minimum amount of meat or poultry. For example, ready-to-serve Chicken Soup must contain at least 2 percent chicken. Condensed soup must contain 4 percent or more, since it would then contain at least 2 percent when ready to serve after water is added. But Chicken-Flavored Soup, not considered a poultry product, may contain less.

The standards for meat ingredients usually are based on the fresh weight of the product. The standards for poultry ingredients are based on the weight of the cooked deboned poultry. Meat and poultry shrink during cooking, and the standards take this into account. For instance, Beef Pot Pie must contain at least 25 percent fresh beef, while Turkey Pot Pie must contain 14 percent or more cooked turkey.

DIRECTIONS From the information above, answer the following questions.

1. What agency inspects meat and poultry products?

2. Name some requirements made of products.

3. Name three things inspectors check for uniformity.

4. Ready-to-serve chicken soup must contain what percent chicken?

5. Name 3 things you can do to keep products wholesome.

ANSWERS: Activity 78

1. U. S. Department of Agriculture
2. they contair (1) a minimum amount of meat (2) a maximum amount of water and (3) have certain content ingredients
3. formula, label, processing
4. 2%
5. (1) Don't buy broken packages or dented cans
   (2) Quickly store frozen items
   (3) Follow cooking instructions on labels

SAMPLE ACTIVITY 79 Placing Orders

INTRODUCTION

In some restaurants you have to wait to be seated. Usually in those restaurants there is someone near the entrance who is taking reservations and/or responsible for seating the customers.

With some meals, there are choices of appetizers, salad dressings, and vegetables; however, the beverage is usually extra. Some restaurants have salad bars, instead of serving the salad at your table.

If your bill is left on a tray, you pay the bill at your table. Otherwise, you pay the cashier on the way out of the restaurant.

DIRECTIONS

Put the following words under the correct headings.

orange juice
hot chocolate
fruit cup
carrots
green beans
fried shrimp
turkey
milk
tea
corn
steak
pudding
pork chops
egg rolls
broccoli
coffee
pie
cake
cookies
soup

Appetizers

1. ____________
2. ____________
3. ____________
4. ____________

Entrees

1. ____________
2. ____________
3. ____________
4. ____________

Vegetables

1. ____________
2. ____________
3. ____________
4. ____________

Beverages

1. ____________
2. ____________
3. ____________
4. ____________

Desserts

1. ____________
2. ____________
3. ____________
4. ____________

DIRECTIONS Answer the questions about this menu.

A La Carte

SPAGHETTI with

MEAT BALLS	2.35
MEAT SAUCE	2.45
MUSHROOM SAUCE	2.60
TOMATO SAUCE	1.80
GARLIC and OIL	1.70
SAUSAGE	2.55

SALADS

Lettuce and Tomato Salad - 50¢
Tossed Salad - 45¢

BEVERAGES

Tea - 30¢
Coffee - 30¢
Milk - 30¢
Coke - 25¢

DESSERTS

Tortoni–35¢
Spumoni–35¢

Dinners

OUR SPECIALTIES

LASAGNA	2.60
SPAGHETTI	2.35
TORTELLINI	2.65
RAVIOLI (MEAT)	2.35
RAVIOLI (CHEESE)	2.35
BAKED RAVIOLI PARMIGIANA	2.65
SHELLO ZITI MACARONI Tomato Sauce	2.25
BAKED ZITI PARMIGIANA	2.60

BEVERAGES

Choice: Tea
Coffee
Milk

DESSERTS

Choice: Tortoni
Spumoni

1. How much did the Wallin family pay for the dinners?

a. Six spaghetti dinners ________
b. The tip $2.15
c. The tax .57
d. The total ________

2. How much would the Wallin family have had to pay if everyone had ordered a la carte?

   a. Six spaghetti dinners with meat balls ________
   b. Six tossed salads ________
   c. Six spumoni ________
   d. Two cups of coffee ________
   e. Two glasses of milk ________
   f. Two cokes ________
   g. The tip $2.15
   h. The tax .83
   i. The total ________

3. How much did the Wallin family save?

   a. Total cost of ordering a la carte: ________
   b. Total cost of ordering dinners: ________
   c. The difference: ________

ANSWERS: Activity 79

Appetizers

1. orange juice
2. fruit cup
3. egg rolls
4. soup

Entrees

1. fried shrimp
2. turkey
3. steak
4. pork chops

Vegetables

1. carrots
2. green beans
3. corn
4. broccoli

Beverages

1. hot chocolate
2. milk
3. tea
4. coffee

Desserts

1. pudding
2. pie
3. cake
4. coffee

1.
   a. $14.10
   b. $ 2.15
   c. $ .57
   d. $16.82

2.
   a. $14.10
   b. $ 2.70
   c. $ 2.10
   d. $ .60
   e. $ .60
   f. $ .50
   g. $ 2.15
   h. $ .83
   i. $23.58

3.
   a. $23.58
   b. $16.82
   c. $ 6.76

SAMPLE ACTIVITY 80 Locating Goods and Services

INTRODUCTION

You may think that you know what closing costs will be, if and when you buy a house. But do you really know what items are included in closing costs? Are you fully aware of all the charges you may find on your settlement statement? Do you know approximately how much money you will need - in addition to your down payment - to cover closing costs?

Before you prepare to sign a foolproof home purchase contract, here are key questions and the accurate answers, obtained from the U. S. Department of Housing and Urban Development.

DIRECTIONS

Read the following answers and questions about buying a home. Match the items which follow.

QUESTION. What precisely are closing costs?

ANSWER. All the charges and fees incurred in transferring ownership of your new home to you. Among the charges: processing the loan papers required before your lender will forward to the home seller the funds being provided to help you finance your purchase; taking the steps necessary to assure that your lender will have a valid lien against your property as security for the repayment by you of your home loan; adjustments to be made between you and your seller for certain yearly payments, referred to as "prepaid items" for which you may be charged on a pro rata basis.

QUESTION. What "prepaid items"?

ANSWER. Depending on where you live, these are typical charges you may find on your settlement statement:

Title search. A title or abstract company or a lawyer will search through records of previous ownership and sales to establish the right of the seller to sell the property to you.

Title insurance. A policy which protects the lender's interest in the property against any title defects not disclosed by the title search. Whether the buyer or seller pays for this varies with local custom. Only one premium payment is required, at the time the policy is issued. If you, the buyer, want protection for yourself, you must request an additional policy and pay the premium.

Attorney's fees. Even if you do not hire your own, the lending institution may require you to pay a fee for its lawyer to handle the closing or advise concerning the title.

Survey. The lender may require a survey to determine the precise location of the house and property.

Preparation of documents. The deed, mortgage, other papers necessary to transact the sale must be prepared by a lawyer, the lender, or some other appropriate source.

Closing fee. A charge may be made for handling the settlement transaction.

Credit report. Your credit history will be requested by the lender.

Termite inspection. Many lenders request that the property be checked for harmful pests before granting a loan.

Initial service fee, or *origination fee*. This is the lender's fee for originating the loan and usually is a small per cent of the face value of the mortgage. In FHA and VA transactions involving existing structures, the origination fee can be no more than 1 per cent of the mortgage total. On transactions in which the lending institution makes inspections and partial disbursements during the construction of a structure, both FHA and VA permit an origination fee in excess of 1 per cent.

Appraisal fee. The lender will request an appraisal of the property. In the case of a HUD-insured or VA-guaranteed mortgage loan, the fee is established by government regulations.

Mortgage discount "points." Discounts (points) are a one-time charge assessed at closing by the lending institution to increase the yield on the mortgage loan to a competitive level with the yield on other types of investments. Each "point" is 1 per cent of the original mortgage amount. You, the buyer, are not permitted to pay points in FHA and VA transactions. No limit, however, is placed on the number of points which may be paid by the seller.

Recording fee. The local authority's charge for recording documents pertaining to the sale.

State and local transfer taxes. In some localities, these taxes are levied when property changes hands or when a real estate loan is made.

MATCHING

___1. closing costs

___2. title search

___3. attorney's fees

___4. survey

___5. credit report

___6. termite inspection

___7. origination fee

___8. recording fee

___9. appraisal

__10. point

a. checks for harmful pests

b. estimate of property value

c. charged by a lawyer to close-out loan

d. provides buyer's credit history

e. 1 per cent of original mortgage loan

f. charges and fees involved in transfer of property

g. establishes right of owner to sell property

h. charge for recording documents pertaining to the sale

i. lender's fee for originating the loan

j. determines precise location of house and property

ANSWERS: Activity 80

1. f
2. g
3. c
4. j
5. d
6. a
7. i
8. h
9. b
10. e

SAMPLE ACTIVITY 81 Consumer Protection

INTRODUCTION The Better Business Bureau is an agency devoted to protecting the consumer. If you have a complaint or question about a business operation, the BBB will assist you. Its services are open to everyone.

DIRECTIONS The following question and answer column was prepared by the Better Business Bureau of Northeast Louisiana, Inc. Read the information and answer the questions which follow.

1. I took some things to a cleaner and one of the dresses came out absolutely ruined. The cleaner says it was caused by something in the fabric and that it wasn't his fault. What can I do about it?

A. If you would like to file a complaint through the bureau, we can have the dress examined by a fabric arbitration panel. Without knowing who the cleaner or the owner of the garment is, they will check the dress for the cause of damage and determine if it can be remedied. National averages on fabric arbitration show that about one third of the problems are caused by the manufacturer, one third by the cleaner and one third by the customer.

2. When I went to pick up my car at a garage, the bill was about $50.00 over the written estimate. The garage says that I can't pick up the car until I pay the full amount of the bill. What can I do?

A. Go back and speak with the owner of the garage. He may be unaware of a recently passed law, Act 369, 10 September 1977, to the effect that he must release the car to you after you have paid the amount of the written estimate. You still owe the remainder of the bill, however, when and how it is to be paid must be worked out between you and the garage owner.

3. I sent some poems to a company to see if they could be published. The company wrote back and told me that if I would send them some money, they would be able to publish the poems for me. Can you tell me if this is a normal practice?

A. What you have described is a practice called 'vanity publishing'. Such companies will print your material for a set price, but then it is up to you to distribute and sell it. Very few authors ever make a profit on this type of deal. We suggest that you check with Writer's Market at the library or a local bookstore.

4. I received a letter in the mail inviting me to join a club that would show me how to become a millionnaire with a minimum of effort. Isn't any offer like that a bit too good to be true?

A. Yes, it is. We get reports from time to time of such clubs that will supposedly make you rich and successful. From what we understand, the methods usually work best for the people who are sending the mailings.

5. Can the Better Business Bureau take complaints on doctors?

A. No, we refer to any complaints we might receive on doctors to the local medical association representative.

6. What information do you have about companies that call on the telephone offering to sell office supplies at a discount price?

A. We get reports of such companies sending unordered merchandise, or merchandise of inferior quality. Also, sometimes the price charged is much higher than the one that was discussed over the telephone; or you receive an invoice and no merchandise. When you receive a call from a Wats line salesman, we suggest that you tell them you must first check the company out with us, and have a written price list from them.

7. Why won't some stores give refunds?

A. Usually its a case of a few people making problems for the majority. People who return deliberately damaged merchandise, or items that were bought six months ago, or similar items that were bought at another store have caused many stores to drop the courtesy of refunds.

1. How would the BBB handle a dispute between a cleaner and customer regarding damage to a fabric?

2. According to Act 369, can a garage keep your car once you have paid the written estimate?

3. Get-Rich-Quick Schemes work best for whom?

4. Will the BBB handle complaints about doctors?

5. Name three problems which have caused stores to adopt a no-refund policy.

ANSWERS: Activity 81

1. The BBB would bring in an unbiased arbitrator to examine the fabric and determine cause of damage.

2. No

3. The people offering such deals through the mail.

4. No. Such complaints are referred to the local medical association.

5. (1) items returned which were deliberately damaged
   (2) items returned after a lengthy period
   (3) items returned that were bought elsewhere

SAMPLE ACTIVITY 82 Care and Upkeep of Personal Possessions

INTRODUCTION

A used appliance may be a welcome addition to a recreation room, a first home, or a vacation home. When money is limited, or an unexpected need arises, finding a good used appliance at a reduced cost may rescue the family budget.

There is a certain amount of risk involved when you buy used appliances. But you can make it less of a gamble by careful planning and shopping. Used appliances range from nearly new to almost junk.

A good shopper will look for appliances that will fill a need, fit the available space, and be within the family's price range.

Before shopping for a used appliance, look over the new models. Get acquainted with new features and cost. Compare features on the less expensive models with those on more expensive models. This will help you judge whether the price of the used equipment is reasonable.

Don't buy a lot of extra features you will not use. Economy models will do the same jobs and probably cost less to repair if something goes wrong.

To make a successful purchase, you must be informed about the equipment you are considering. Is it good quality for the money? Do you need it more than you need to buy something else?

If you buy colored appliances, you may have trouble matching them in the future because colors change every now and then. But it may add just the right cheerful touch to your room.

Where To Look

Used appliances may be found in some appliance stores, at garage sales or auctions, Good Will or Salvation Army stores, in newspaper ads, and on bulletin boards at apartment houses or shopping centers. Friends or neighbors may sometimes offer them for sale.

New, but freight-damaged appliances can sometimes be bought at a greatly reduced cost. Demonstrator models usually have had limited use and good care. These are sold by department or appliance stores when new models come out. Moving and storage companies sell unclaimed household goods held in storage. Stores occasionally sell older models of new appliances at a reduced price to get rid of them. Sometimes school home economics departments sell used appliances when they get new ones.

Things To Watch For

*Are the cord, plug, and wiring in good condition?

*Is the appliance clean? Exterior? Interior? Motor?

*Does it look as if it has had good care? Is it free from scratches, dents, rust, and rough spots?

*If this is an electrical appliance, does it have the Underwriters Seal on the nameplate?

*If it is a gas appliance, does it have the American Gas Association Seal on it?

*Will this appliance satisfy your needs?

*Will this appliance fit the space available in your home?

*Does the cost seem reasonable when you compare it with other used appliances or a new appliance?

*Are the controls located conveniently?

*Are the controls easy to operate?

*Is there a signal light to indicate if the equipment is in operation?

*Will the appliance be easy to use and clean?

Questions To Ask The Seller

1. Is the appliance in good working condition?
2. Does it have a written guarantee or warranty? For how long? Will it be valid under a new owner? Is the guarantee a store guarantee or manufacturer's guarantee?
3. What is the age of the appliance?
4. Will the appliance be delivered? Is there a charge?
5. Will the appliance be installed? Is there a cost?
6. Will the appliance require additional wiring, plumbing, or gas connection?

You Make The Decision

After careful study and shopping around, you should be able to select the best value for your money. Judge the quality and suitability of the appliance based on your needs and what you can pay.

Once the appliance is yours, clean it, learn how to use it, and give it the same care you would a new appliance.

To Use And Care For Your Appliances

Because appliances are mechanical, they require care, cleaning, and occasional service. Read and follow instructions in the use and care booklet.

If the appliance does not function, check:

Electric Appliance

*if it is plugged into the outlet;
*if a fuse has blown.

Gas Appliance

*if the pilot light is lit;
*if controls are properly adjusted, the flame should be blue.

To find a serviceman, check with a store that sells the same brand of appliances. If they do not have a service department or there is not a service center close, ask them to recommend an authorized serviceman.

DIRECTIONS From the information above, answer the following questions.

1. Why is it a good idea to look over new models before buying a used appliance?

2. Name 5 sources for used appliances.

3. What insignia should an electrical appliance bear?

4. Is there a difference between a store guarantee and manufacturer's guarantee?

5. Name two things to look for if an electric appliance does not operate?

ANSWERS: Activity 82

1. You can be a better judge of reasonable prices for used appliances.

2. Appliance stores, Goodwill or Salvation Army stores, newspaper ads, bulletin boards, friends, and home economic classes

3. Underwriters Seal

4. Yes

5. Is the appliance plugged into an outlet? Has a fuse blown?

SAMPLE ACTIVITY 83 Price and Quality

INTRODUCTION

If you are willing to experiment with various brand items, you may find real savings. Many consumers automatically reach for a well-advertised product. In the future, try store brands or "private labels" in supermarkets. Generally, store brands a less expensive than nationally advertised brands, and many are equal in quality.

You may find that while you dislike Supermarket A's brand of a product, Supermarket B's private label is undistinguishable from the nationally advertised brand. Remember that different companies supply different private labels. If you find that Supermarket A's America cheese and margarine don't please your taste, that doesn't mean you won't like their other products. Try and see.

DIRECTIONS

Check different supermarkets for prices of nationally advertised and store brands. Keep a record of best buys and your preference.

Item	Store A's Brand	Store B's Brand	Nationally Advertised Brand	Preference
English Peas	35¢	33¢	39¢	Store B

SAMPLE ACTIVITY 84 Principles of Crime Prevention

INTRODUCTION "An ounce of prevention is worth a pound of cure!" This is particularly true of crime prevention. Each year hundreds of people could avoid being attacked, robbed, or murdered if they follow the rules of prevention.

DIRECTIONS Read and discuss the following safety rules for the home, street, car, and phone.

THE HOME

1. Have locks on all doors on outside, and strong chain or solid sliding bar on inside.
2. Have opaque blinds or drapes on all windows and close them at night.
3. Wear proper, non-provocative garments for yard work.
4. Do not be too forward or friendly with salesmen, delivery boys, or any stranger, and do not invite them into your home when you are alone.
5. Do not open a door automatically. Insist that caller identify himself.
6. Leave a light on outside and inside whenever possible.
7. Do not hang intimate laundry outside on clothesline.
8. Do not gather clothes in from line after dark, without ample light.
9. Discontinue milk and paper if you will be away. Ask neighbor to pick up mail.
10. If you live in an apartment, remember that you have many nextdoor neighbors, some of whom do not come with credentials.

THE STREET

1. Do not walk on dark, poorly lit streets, if possible--or close to bushes and trees. If you must take this route, circle around these dark areas and boldly walk in the street.

2. If you feel someone is following you, look for a lighted house. Go to the door and ring the bell as if that were your destination.

3. If you must run--take off high heels, and if possible, hold them in your hands for future use.

4. If a car pulls along side you, change your pace and look for the nearest house. The moment the car door opens--do the one thing least wanted or expected--scream as loudly as you can and as many times as you can, and run.

5. Always carry a flashlight, no matter how small, and a powerful whistle.

6. Stick to the walks and don't take any shortcuts.

7. If you are being followed, don't go directly to your own home. An unknown man trailing you might make note of your address for future use.

8. Vacant houses or office buildings are potential trouble--avoid them when you are alone.

THE CAR

1. Look around garage or street before entering car.

2. Always check the floor or the rear seat before entering car.

3. Lock car doors when driving. Drive with windows up, leaving driver's window open only enough for needed ventilation.

4. When stopped at a light, if man or men attempt to open car door--run the light if it can be done without colliding with another vehicle--and blow the car horn--long and loud.
5. Never pick up a hitch-hiker--man or woman.
6. If you are driving alone, never stop to help what seemingly looks like a person in distress. Let qualified persons do the rescue work.
7. If you are being followed by another car, try not to let him pass. Head for well lighted, well populated area, such as a shopping center. Or drive to the police station if near enough.
8. When you arrive home, let your headlights work for you by allowing them to let you observe garage before leaving the car.

THE PHONE

1. Never give your name or telephone number to caller until you have positively identified him.
2. Hang up on obscene callers. Do not say a word. If caller persists, notify police and phone company.
3. If caller ties up your line, go to neighbor's phone and call police. Try to have call traced if possible.
4. Always give the impression you are not alone. ALWAYS!
5. Caution children about giving information on phone and tell them what to do if call is obscene.
6. Never tell caller your husband is out of town. Tell him he is busy, or that you expect to speak with him in a few minutes and ask caller to leave name and number.
7. Remember, do not encourage the twisted mind by indulging him, resorting to name-calling or any conversation. To ignore him is the best defense, and if all else fails, change your phone number.

SAMPLE ACTIVITY 85 Advertising Techniques

INTRODUCTION Every consumer should be able to detect inaccurate retail advertising. The Better Business Bureau outlines six gimmicks and types of inaccurate retail advertising. These are discussed below. Read about these gimmicks so that you may be able to protect yourself in the marketplace. If you encounter any of these gimmicks, you should report such practices to the Better Business Bureau.

1. USE OF "BAIT" IN RETAIL ADVERTISING

If you respond to advertising which appears to be accurate, but an effort is made to sell you an item other than the product which was advertised, you may be dealing with a "bait advertiser."

A bait ad often features unbelievably low prices or glowing terms.

The purpose of a bait ad is to get you to visit the store, or call the company making the claim. Then, a salesman will try to "switch" you from the advertised item to a more expensive one.

Here are some techniques used by "bait and switch" advertisers:

*Refusing to show or demonstrate an advertised product.

*Disparaging or "knocking" the featured item.

*Having insufficient quantity to meet anticipated demands.

*Refusing to take orders for advertised merchandise.

*Demonstrating a defective product.

*Failing to make delivery of orders.

*Delivering defective products.

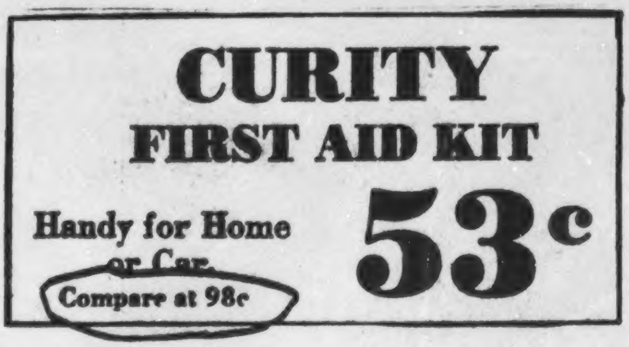
If you encounter bait advertising, please report it to the Better Business Bureau.

2. SAVINGS BASED ON COMPARABLE VALUES

Some advertisers use terms such as "compare at," "value," "made to sell for," and "comparable value," to describe savings in a sale ad. Here is an example:

The BBB has found that savings claims based on the selling price of comparable merchandise are often inaccurate, merely a guess, or have been based on an invalid list price. Their use can often be a gimmick, particularly if the claimed savings are not true.

Your Better Business Bureau believes that the amount of any savings should be based on one of these two factors: (1) The actual, everyday selling price...the advertiser's regular price, or (2) the price most often charged elsewhere in the trading area for the identical item.



CURITY

FIRST AID KIT

Handy for Home or Car.

Compare at 98c

53c

3. USE OF PHONY REGULAR PRICES IN ADS

While the BBB suggests that advertisers base their savings claims on the advertiser's actual, everyday price, or the price most often charged elsewhere in the trading area for the identical item, we urge that you also be on guard for the misuse of the terms "regular" and "regular price." Often these terms are used to describe savings which may be untrue, in that they are not actual reductions from the advertiser's regular selling price.

How can you tell the difference between a bona fide savings described with the term "regular" and a questionable one?

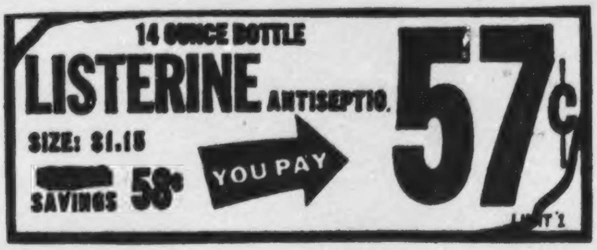
The answer: Do business with responsible companies whose advertising you trust. Beware when "regular" is used to describe large savings, especially 50% or more, or when new price tags are used on sale merchandise.

Since gimmick advertisers are often the subject of complaint to the Better Business Bureau, you may wish to make inquiry of the BBB for a report on a company with which you have not done business in the past.

4. "SIZE PRICE" OR "VALUE" CLAIMS IN DRUG ADS

Don't be misled into believing that you saved 58¢ by buying the $1.15 size antiseptic at this advertiser's store. His everyday price was 74¢...thus the saving was actually 16¢.

Similarly, don't be misled into believing that you saved 58¢ by buying the $1.15 size antiseptic at this store instead of elsewhere. Bureau shopping of other stores disclosed that this antiseptic sold at prices ranging from 63¢ to $1.03... thus a saving of 5¢ to 45¢.



14 OUNCE BOTTLE
LISTERINE ANTISEPTIC.
SIZE: $1.15
[redacted]
SAVINGS 58¢
YOU PAY
57¢
LIMIT 2

Some drug advertisers use "size price," and other "value" claims, in the belief that consumers understand them to be a way of describing the size of the package being offered. A survey by the Bureau indicates this conclusion is invalid; most consumers surveyed reported that these terms imply a savings.

Further, it appears from the survey that statements of actual content, such as "12 in package," are more accurately understood by the buying public as being indicative of size. Accordingly, if drug advertisers simply want to denote the "size" of an item, a statement of its actual content would seemingly be better understood and be immeasurably more accurate.

5. CONTINUOUS SAVINGS CLAIMS IN ADVERTISING

Generally, you need to examine carefully advertising which contains continuous savings claims. If a merchant continuously advertises large savings, such as "save 40% to 60% or more," he is either a poor merchant or he is trying to mislead you. Check the price tags used by such advertisers - often they are new, or they have been increased to indicate the claimed savings.

6. "WE MEET OR BEAT COMPETITION" "LOWEST PRICES IN TOWN" "NEVER UNDERSOLD" "LOWEST PRICE EVER"

Our investigation indicates that rarely does any advertiser always have the lowest prices, and in our competitive economy, as soon as an advertiser makes such a claim, his competition usually meets it, or reduces prices below the advertiser's savings claim.

The Bureau recommends that broad, unqualified claims of savings not be used in local advertising.

DIRECTIONS Collect newspaper advertisements and supplements in your area. Look through the ads and try to detect what might be some misleading advertising tactics.

Advertising Gimmick	Item	Store
1. Bait and Switch		
2. Comparable Value		
3. Phony Regular Prices		
4. Size Price Claims		
5. Continuous Savings		
6. Never Undersold		

SAMPLE ACTIVITY 86 Supply and Demand

INTRODUCTION

Energy . . . We've always taken it for granted. Energy to light, heat, and cool our homes, cook our meals, and bring music and entertainment into our homes.

But now there's an energy gap. It has been caused by many things - dwindling domestic supplies, increased demands by a growing population, political tensions with oil producing countries. But often overlooked is simple waste - inefficient use of the fuels we have. And it is in the home where much of this waste is taking place.

By using our energy supplies wisely, we can save money and at the same time help extend the usefulness of our energy resources.

This alone will not provide the solution to our energy problems, but it will help give us needed time - time to find and develop new reserves to meet our growing needs.

DIRECTIONS

Read the following guide to efficient energy use in the home. Make a list of some things you can do to improve energy consumption in your home.

YEARLY CHECKLIST

If you have an oil furnace, burners should be adjusted at least once a year to prevent wasted fuel.

At the end of the heating season or certainly well in advance of the next one, have the entire heating system checked.

In general, an improperly insulated house (one without ceiling or wall insulation) costs twice as much to heat as a properly insulated one. Insulating your home is a worthwhile investment which may save you money and will conserve energy.

Sealing off cracks and openings around windows and doors can save you from 10 to 30 percent of your annual heating and cooling costs.

Check weatherstripping and storm doors and windows carefully and in the absence of storm windows, clear plastic coverings are helpful.

Water heaters are the largest consumers of energy after heating systems. They should be located in a warm place and water temperatures set at 140 degrees.

Have hot water tank valves opened to draw off the bottom water. Sediment accumulates there and interferes with transfer of heat to the water.

SEASONAL CHECKLIST

Make sure that furnace or air conditioning filters are clean--they may need to be replaced. Dirty filters cause poor distribution of heat or cooling, waste fuel and money, and will shorten the life of your heating or cooling equipment. Change filters at least once each heating season, and again each cooling season with central systems.

In hot weather, lamps, candles, or television sets near your thermostat will create heat and make your air conditioner put out more cool air than is really necessary for your comfort.

Don't place objects in front of heating or cooling registers--your heating or air conditioning system will have to work harder to keep you comfortable.

If you have decorative radiator covers, be sure they're not trapping heat. If your radiators are near cold walls, a sheet of aluminum or aluminum foil between the wall and the radiator will reflect heat back into the room that otherwise would have been lost.

Let the sun help you save money! During winter daylight hours, leave windows which face south or west unshaded and enjoy the free energy of the sun heating your home. In summer, keep these windows shaded to prevent loss of coolness.

AS OFTEN AS POSSIBLE

Turn off electric lights and other appliances when not in use.

Close doors and registers of rooms (such as a guest room) which are seldom used.

Try not to jiggle your thermostat; this won't make your heating system more efficient. In winter, try to keep your thermostat setting at 68 degrees - every degree above 70 increases your energy consumption and cost by 3 percent.

In summer, each degree below 70 increases by 5 percent the amount of energy required by your cooling system.

If you're going to be away for the weekend, lower the thermostat about five degrees. But if you plan a winter vacation for longer periods of time, lower the thermostat to 55 degrees.

Moisture in the air will keep you more comfortable in winter with a lower thermostat setting. House plants give off moisture and help you maintain proper humidity levels indoors. A humidifier is a wise investment.

Thin coatings of dust on radiators or baseboard units act as insulation and waste heat--dust or vacuum these surfaces frequently.

TURN OUT LIGHTS NOT IN USE

Never let a faucet drip. One drop a second can waste 700 gallons of water a year - and if it's hot water, you're wasting fuel as well as money.

Take showers instead of baths. An average shower uses about 10 gallons of water compared to 15 gallons for a bath.

Try to use your washer and dryer only with full loads, and to avoid peak demand hours, use them before 8 a.m. or after 6 p.m.

Try to use your dishwasher only once a day - preferably after the evening meal when the dishwasher is full.

Clean your dishwasher screen often. Built-up food or detergent wastes energy.

Wash clothes in warm or cold water where possible.

Defrost your refrigerator regularly, and periodically check the door gaskets for wear. Store your most perishable food items on the top back shelf - the coldest part of the refrigerator - and you can use a higher temperature setting.

Freezers work most efficiently when full.

Defrost foods before cooking to save fuel in cooking them, and try to take everything for a meal out of the refrigerator at once - the less you open the door, the less energy it uses.

Broilers and top burners should be turned on only when cooking is taking place, and ovens should not be preheated for more than ten minutes, and then only when necessary.

Use flat-bottomed pots and pans that fit the size of the burner, and use lids whenever possible. Turn electric range top elements off shortly before you're ready to serve. They retain the heat even after turned off and can shorten appliance time.

If you use aluminum foil in your oven, make sure it is not blocking circulation from vents or you'll lose heat. It's a bad idea to place foil directly under a pan; heat is deflected away from the pan. It's a better idea to place a slightly larger pan - or a piece of foil - on the next lower shelf to catch spills.

Avoid opening oven door to check on food. Cooking aids such as a meat thermometer and time and temperature chart can be used to save an average heat loss of 20% per peek.

Close fireplace damper when the fireplace is not in use as heat rises and will escape up your chimney.

Encourage children not to run in and out of the house. Frequent opening and closing of doors wastes heat and money. Some experts estimate that fuel bills can be three percent higher for every child you have!

SAMPLE ACTIVITY 87 Solving Consumer Complaints

INTRODUCTION

Most stores and companies try to provide customers with good service. Occasionally, however, customers have complaints. If you have a complaint, you should make the seller aware of your problem. Whenever you buy an item, it is a good practice to save your sales slip, warranty, or contract. Then, if you have a problem with the item, you should take all of this information along with the item to the store where the item was purchased. It is best to explain your problem to the sales person who waited on you. If you and the sales person cannot reach a satisfactory arrangement, then you should take your problem to the store manager or customer service department.

Occasionally, the buyer and seller are unable to reach an agreement. If this happens, you should contact the company's office. Write a letter to the company stating all the facts in a courteous manner. You should hear from the company in a few weeks.

If you still are unable to reach a settlement, you should contact your Better Business Bureau.

DIRECTIONS

Read the following situations. Think of ways these buyers could solve their problems; or, list ways the problem could have been avoided.

SITUATION I

Dan Street took his car into the garage for a tune-up. When he went back to get the car, the mechanic gave him a bill for additional work at a price much higher than the one he had quoted over the phone. What should Dan have done to avoid this problem?

SITUATION II

The Malones were approached by a home improvement company who wanted to roof their house. Soon after the work was completed, the roof developed leaks. The Malones could not locate the company to voice their complaint. What should the Malones have done to avoid this problem?

SITUATION III

Katie Knight bought some lawn furniture for her yard. Within weeks, the furniture broke and Katie was unhappy. What should she do?

ANSWERS: Activity 87

SITUATION I

1. He could have authorized specific work only
2. He should have obtained a written estimate prior to work being done

SITUATION II

The Malones should have --

1. demanded references
2. taken bids from various contractors
3. contacted their BBB prior to authorizing work

SITUATION III

1. Save all receipts and guarantees
2. Contact sales person she dealt with
3. If necessary, write the company
4. If still unsatisfied, contact the BBB

COMMUNITY RESOURCES

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SAMPLE ACTIVITY 88 Using Recreation Facilities

INTRODUCTION

Americans enjoy more and more free or leisure time. After working hours, they like to relax with sports, crafts, entertainment, and many other activities. These activities improve the quality of life and help people relax and feel happier.

How you use your free time depends on your interests and the activities available in your community. It is a good idea to have some personal pastimes as well as some activities in which the whole family can participate.

DIRECTIONS

What kinds of recreational activities are available in your community? Likely, more things are available than first come to mind. Complete this RECREATION DIRECTORY of resources available in your vicinity. Add other appropriate resources for your community.

RESOURCE DIRECTORY

	Name of Facility	Activities Available	Operating Schedule	Fees
CITY PARK				
ZOO				
STATE or NATIONAL PARK				
MUSEUM				
LIBRARY				
CARNIVAL or FAIR				
CIRCUS				
DAY CARE CENTER				
SCOUTING PROGRAMS				
YMCA or YWCA				

CENTERS for HANDICAPPED				
COMMUNITY EDUCATION PROGRAMS				
NEIGHBORHOOD RECREATION CENTERS				
CAMPS				

SAMPLE ACTIVITY 89 Scheduling Recreational Activities

INTRODUCTION

Movies are a favorite recreational activity for many people. They offer a variety of entertainment day and night.

Some individuals look for a rating to determine the appropriateness of a movie for themselves and their children.

The movie industry uses the following ratings to classify movies:

X - those under 17 not admitted

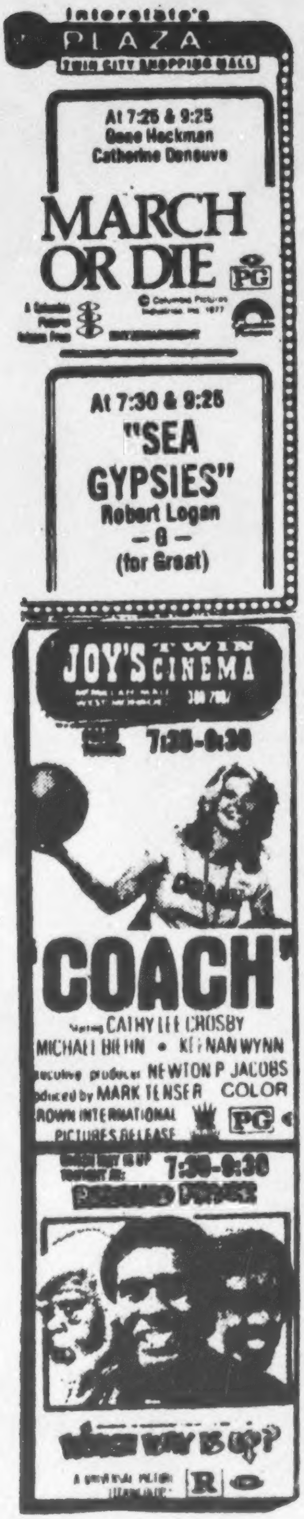
R - those under 17 must be accompanied by a parent or guardian

PG - parental guidance suggested

G - all ages admitted

DIRECTIONS

Read the movie advertisements below. Answer the questions which follow.



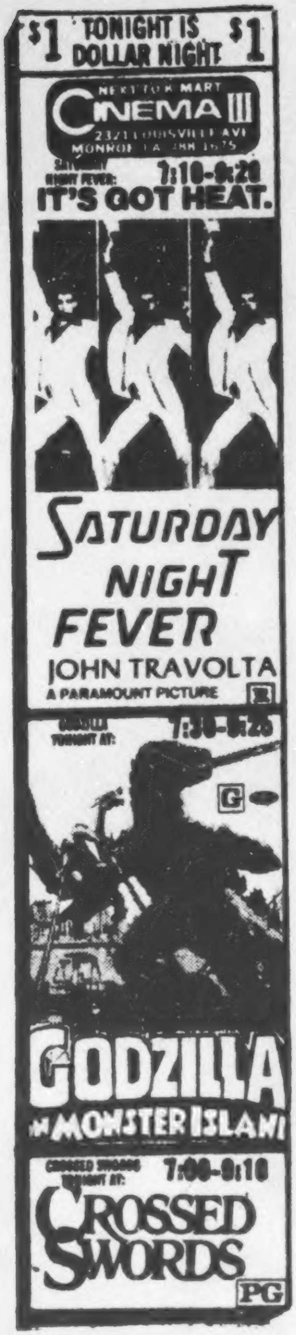
Interstate's
PLAZA
TWIN CITY SHOPPING MALL

At 7:25 & 9:25
Gene Hackman
Catherine Deneuve
MARCH OR DIE
PG
© Columbia Pictures Industries, Inc. 1977

At 7:30 & 9:25
"SEA GYPSIES"
Robert Logan
— G —
(for Great)

JOY'S TWIN CINEMA
7:35-9:30
"COACH"
Starring CATHY LEE CROSBY
MICHAEL BIEHN • KEENAN WYNN
executive producer NEWTON P. JACOBS
produced by MARK TENSER COLOR
CROWN INTERNATIONAL PICTURES RELEASE
PG

Tonight at: 7:30-9:30
Which Way Is Up?
R



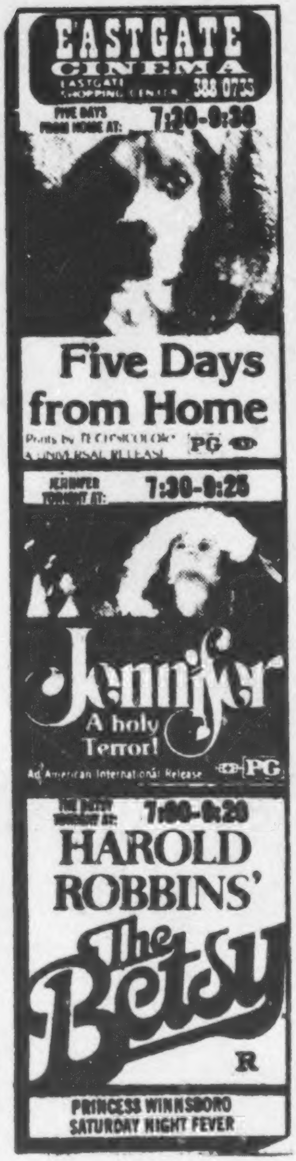
$1 TONIGHT IS DOLLAR NIGHT $1

NEXT TO K MART
CINEMA III
2321 LOUISVILLE AVE
MONROE LA 388 1675

Saturday Night Fever: 7:10-9:20
IT'S GOT HEAT.
SATURDAY NIGHT FEVER
JOHN TRAVOLTA
A PARAMOUNT PICTURE
R

Godzilla tonight at: 7:30-9:25
G
GODZILLA ON MONSTER ISLAND

Crossed Swords tonight at: 7:00-9:10
CROSSED SWORDS
PG



EASTGATE CINEMA
EASTGATE SHOPPING CENTER 388 0735

Five Days from Home at: 7:20-9:30
Five Days from Home
Prints by TECHNICOLOR
A UNIVERSAL RELEASE
PG

Jennifer tonight at: 7:30-9:25
Jennifer
A holy Terror!
An American International Release
PG

The Betsy tonight at: 7:00-9:20
HAROLD ROBBINS'
The Betsy
R

PRINCESS WINNSBORO
SATURDAY NIGHT FEVER

1. According to ratings, which of these movies is best for very young children?

2. You like to see a movie from the beginning and can be at the theater at 9:30. Which two movies can you reach on time?

3. Who are the stars of March Or Die?

4. Cinema III is located near what store?

5. What 3 movies are showing at Eastgate Cinema?

6. Name 3 movies rated "R".

7. What are the show times for Saturday Night Fever?

ANSWERS: Activity 89

1. *Sea Gypsies*; *Godzilla*
2. *Coach*; *Which Way Is Up*? *Five Days From Home*
3. Gene Hackman and Catherine Deneuve
4. K-Mart
5. *Five Days From Home*; *Jennifer*; *The Betsy*
6. *Saturday Night Fever*; *The Betsy*; *Which Way Is Up*?
7. 7:10; 9:20

SAMPLE ACTIVITY 90 Participating In Recreation Activities

INTRODUCTION

Fishing and hunting are popular recreational activities in Louisiana, "The Sportman's Paradise." Licenses are required in most instances for these activities. For information about hunting and fishing licenses, seasons, and regulations, contact the Louisiana Department of Wildlife and Fisheries.

DIRECTIONS

Examine the following information about Louisiana's hunting licenses, fishing licenses, and motorboat registration. Answer the questions which follow.

HUNTING AND SPORT FISHING LICENSES

HUNTING: 1977-1978 SEASON	**Fee**
1. Resident (All persons ages 16-59 inclusive).	
a. Basic season (Excluding Big Game)	5.00
b. Big Game (Required of all Bear, Deer and Turkey Hunters in addition to basic license)	5.00
2. Non-Resident	
a. Basic season (Excluding Big Game)	25.00
Basic Three Day Trip (Excluding Big Game)	10.00
b. Big Game (Required of all Bear, Deer and Turkey Hunters in addition to basic license)	20.00

Big Game permit issued free to all residents and non-residents under age 16, and residents age 60 or over who have resided within the state for two years just prior to application. (Permit or license required for all Bear, Deer and Turkey Hunters).

Commercial Hunting Preserve (Pen raised birds only)	200.00
Game Breeder	10.00

Raising and selling wild birds or game.

FISHING:	
1. Resident Expires June 30, 1978	2.00
2. Non-Resident Expires June 30, 1978	6.00
3. Non-Resident, seven consecutive days	3.00

Exceptions and Exemptions—Hunting and Fishing License fees

1. Any non-resident from a state that has entered into reciprocal hunting or fishing license agreements with the state of Louisiana, may hunt or fish within the state according to the agreement terms.
2. Persons in the Armed forces of the United States, on active military duty, shall for license purposes be allowed to purchase and use resident licenses.
3. Persons under sixteen years of age, whether residents or non-residents of the state, shall not be required to obtain basic licenses or pay fees to fish or hunt, but must be the holder of a big game permit issued free of charge to hunt deer, bear or wild turkey.
4. No Fishing license fee is required of a resident using a rod (or fishing pole) or hook and line, without a reel or artificial bait.
5. Any person who has resided in Louisiana for two or more years just prior to application, and 60 years of age or older, shall be issued free hunting and fishing permits.

"Let's Keep Our Guns"

MOTORBOAT REGISTRATION

FEES: INITIAL THREE-YEAR PERIOD

Dealer: (Demonstrators) each certificate	25.00
Livery: (Rentals) first three, each	5.00
additional, each	3.00
All Other Motorboats	5.00
Transfer of ownership for remainder of period	1.00
Duplicate certificate if original lost or destroyed	1.00

Note: A separate application is required for each boat registered. New residents have 90 days to re-register their boats under Louisiana law.)

BOATING SAFETY CHECKLIST (ALL BOATS)

Any boat powered by any size motor at any time must be registered.

Ski belts and jackets are not accepted as life preservers unless Coast Guard approved.

Powered boats and sailboats must carry proper running lights between **sunset** and **sunrise.**

Rowboats and paddle boats must carry a signal light between **sunset** and **sunrise.**

Approved fire extinguishers and/or fixed fire extinguisher systems are required for any inboard boat as well as any boat with permanent or enclosed fuel tanks.

Bilges and tank compartments must be ventilated.

No person shall operate a boat, or ski, while intoxicated or under the influence of any narcotic drug, barbituate or marijuana.

No person shall operate a boat, or ski, in a reckless or negligent manner.

Boats towing skiers must have an observer aboard in addition to the operator.

Accidents involving injury and/or damages in excess of $100 must be reported.

CLASS "A" BOATS (Less than 16' centerline length)

Coast Guard approved life jacket, cushion, or ring buoy is required for each person aboard. Children 12 years or younger *must* wear a life jacket while underway.

CLASS "1" BOATS (16' to less than 26')

Coast Guard approved wearable life jacket for each person aboard plus throwable cushion or ring buoy. Children 12 years or younger *must* wear a life jacket while underway.

A hand, mouth or power whistle must be aboard.

CLASS "2" BOATS (26' to less than 40')

Coast Guard approved wearable life jacket for each person aboard plus throwable cushion or ring buoy.

A hand, mouth, or power whistle must be aboard.

A bell must be aboard.

CLASS "3" BOATS (40' or over in length)

Coast Guard approved wearable life jacket for each person aboard plus throwable cushion or ring buoy.

A power operated whistle must be aboard.

A bell must be aboard.

RENTAL BOATS

All motor powered rental boats must be registered and numbered.

Owners of rental boats are responsible for seeing that their boats do not leave the dock without required safety gear and equipment aboard.

COMMERCIAL FISHING AND DEALER LICENSES

Class	License Expiring at End of Season as Prescribed	Fee
144003	**Oyster Tonnage** (Expires August 31) Minimum Fee	1.00
	Vessel license based on carrying capacity $.50 per ton. (1 ton = 20 bbls.)	
144004	**Oyster Dredging** (Expires August 31)	
	Vessels using scrapers or dredges. No more than 7 dredges shall be used on any one vessel.	
	First 2 dredges	50.00
	Each additional dredge	25.00
144005	**Oyster Shop & Resale** (Expires August 31)	
	Wholesale Oyster Dealer License	
	10,000 bbls. or 1-5 shuckers	10.00
	15,000 bbls. or 6-9 shuckers	15.00
	20,000 bbls.	20.00
	Over 20,000 bbls. or 10 or more shuckers	25.00
144031	**Oyster Freighter** (Expires August 31)	
	Vessels purchasing oysters for resale to make up a cargo	
	Under 5 tons	10.00
	5-10 tons	15.00
	Over 10 tons	20.00

Class	Calendar Year License —Expires December 31	Fee
144043	**Commercial Angler** (rod and reel)	250.00
	Required for resident or non-resident to angle for and sell commercial fish. (Sold only to licensed commercial fishermen).	
144011	**Resident Commercial Fisherman—Retail Bait Seller**	5.00
	Required for all commercial fishing not requiring special netting licenses. Used to catch and/or sell bait species retail. Retail Dealer-Class 144021 may be used to sell bait.	
144044	**Non-Resident Commercial Fishing**	1,000.00
	Required in addition to gill net, trammel net, fish seine and vessel licenses except menhaden fishing. (Application period—Dec. 1 through Dec. 31 **only**)	
144012	**Hoop Net** (Each 15 nets or fraction thereof)	5.00

Note: Gill Nets, Trammel Nets & Fish Seines, Maximum Length Net 1200 ft. (Except menhaden seines).

Class	License	Fee
144013	**Freshwater Fish Seine** (100 yds. or fraction thereof)	5.00
144014	**Freshwater Fish Trammel Net** (100 yds. or fraction thereof)	5.00
144015	**Freshwater Gill Net** (100 yds. or fraction thereof)	5.00
144034	**Saltwater Fish Seine**	
	Less than 600 ft.	10.00
	600 ft. to 1,200 ft.	20.00
144045	**Saltwater Gill Net** (monofilament prohibited)	
	Less than 600 ft.	10.00
	600 ft. to 1,200 ft.	20.00
144017	**Saltwater Fish Trammel Net** (Monofilament prohibited)	
	Less than 600 ft.	10.00
	600 ft. to 1,200 ft.	20.00
144018	**Saltwater Shrimp Vessel**	
	Vessels 40 ft. or less	5.00
	Vessels over 40 ft.	10.00
144035	**Saltwater Fish Vessel**	
	Vessels 45 feet or under	5.00
	Vessels over 45 feet	10.00
144019	**Non-Resident Saltwater Shrimp Vessel**	
	Vessel affidavit required with application.	
	Vessels 40 feet or less	5.00
	Vessels over 40 feet	10.00
144036	**Non-Resident Saltwater Fish Vessel**	
	Vessels 45 feet or under	5.00
	Vessels over 45 feet	10.00
144020	**Menhaden Seine & Vessel**	
	Vessel License	50.00
	Each seine in use	50.00
144021	**Retail Dealer—Fish & Seafood**	5.00
	A resident buying or selling commercial or bait fish for retail sale to the customer including oyster counters. Includes retailing shrimp and shucked oysters.	
144022	**Wholesale Dealer**	50.00
	Residents buying or handling commercial or bait species taken into the state or fresh or processed commercial fish shipped into the state for sale to wholesale or retail dealers or to ship out of state. Includes any person, firm or corporation taking commercial fish and shipping or transporting such fish beyond the state.	
144023	**Wholesale Dealer's Agent**	10.00
	Persons purchasing for wholesale dealer.	
144024	**Saltwater Shrimp Freighter**	
	Required for any vessel used in buying, freighting or transporting saltwater shrimp.	
	Vessel 40 feet or less	5.00
	Vessel over 40 feet	10.00
144016	**Saltwater Shrimp Seine**	
	Less than 100 feet	10.00
	100 feet to under 500 feet	15.00
	500 feet to under 2,000 feet	25.00
	2,000 feet to 3,000 feet	30.00
144025	**Saltwater Shrimp Trawl & Vessel**	
	This is a combination of the trawl and vessel license. A license fee must be paid on each separate trawl when a double rig or butterfly net is used.	
	Trawl 16 feet or less	10.00
	Trawl over 16 feet to 40 feet	15.00
	Trawl over 40 feet	20.00
	Vessel 40 feet or less	5.00
	Vessel over 40 feet	10.00
144037	**Saltwater Shrimp Trawl**	
	A license fee must be paid on each separate trawl when a double rig or butterfly net is used. Sportsmen: (Non-Commercial Trawling) No vessel license required. No license required for trawl 16 ft. or less. (Max, 100 lbs. per boat daily)	
	Trawl 16 feet or less	10.00
	Trawl over 16 feet to 40 feet	15.00
	Trawl over 40 feet	20.00
144026	**Non-Resident Shrimp Trawl & Vessel**	
	Vessel affidavit required with application. Same as Class 144025	
144038	**Non-Resident Shrimp Trawl**	
	Vessel affidavit required with application. Same as Class 144037	
144027	**Non-Resident Minnow Dealer**	200.00
	Any non-resident person selling minnows wholesale in the state.	
144028	**Resident Fish Farmer**	10.00
	Propagation of fish or minnows for sale including frogs, turtles, crayfish and other aquatic life.	
144039	**Commercial Seafood Transport**	200.00
	Commercial transport of fish, shrimp or oysters unless purchased from wholesale dealer or hauling own catch within state. This license or copy of wholesale dealer license must be aboard transport.	
144046	**Resident Commercial Crab Trap Fishing** (100 traps)	50.00
	Each additional 100 traps (300 traps maximum)	25.00
144047	**Non-Resident Commercial Crab Trap Fishing** (100 traps)	500.00
	Each additional 100 traps (300 traps maximum)	25.00

IMPORTANT: The details furnished above are in abbreviated form and are intended to assist the applicant. Licenses are accepted under all terms and conditions as provided by law.

1. Licenses are required for all people in what age group?

2. What animals are classified as big game?

3. What is the cost of a fishing license for a resident of Louisiana?

4. According to Class 144037 what is the daily shrimp limit for a sportsman?

5. A motorboat registration fee is good for how long?

6. Motorboat registration costs a dealer how much?

7. What boats must be registered?

8. In general, a wearable life jacket for how many people must be aboard?

ANSWERS: Activity 90

1. 16-59 years old
2. Bear, deer, and turkey
3. $2.00
4. 100 pounds per boat daily
5. 3 years
6. $25.00
7. Any boat powered by any size motor
8. One for each person

SAMPLE ACTIVITY 91 Locating Information

INTRODUCTION

Every parish in Louisiana has an Agriculture Extension Office of Louisiana State University. You probably know that there is a county agent in your parish. But do you know of the many services provided by the agent and his staff?

When people think of the Agriculture Extension Office, they think only of 4-H or cooking. However, the Extension Service is probably one of your best community services which can help you with budgeting, home management, gardening, safety and a vast area of services. When you have any questions about your home or farm, contact the home economist or county agent at your Agriculture Extension Service.

DIRECTIONS

Call or write your County Agriculture Agent or County Home Economist for publications on these subject areas or any others that may interest you.

1. Agricultural Engineering
2. Animal Science
3. Citizenship
4. Clothing
5. Family Life and Health
6. Family Resource Management
7. Food and Nutrition
8. House Furnishings
9. Housing
10. Insect Control; Entomology
11. Landscaping and Floriculture
12. Plant Diseases
13. Pesticide Safety
14. Recreation
15. Safety
16. Vegetables and Home Gardening
17. Weather

SAMPLE ACTIVITY 92 Using Agencies

INTRODUCTION Your local library is an excellent source for free information and entertainment. It can provide you and your family with many enjoyable, as well as educational, hours. To check out material from the library you need only to apply for a patron's card. The librarian will be happy to assist you.

In the library you will find a card catalog which will help you locate material quickly. You can locate a book or material according to its subject, author, or title.

Most libraries arrange books according to the Dewey Decimal System. It is a way to classify all books within ten main subject-matter fields.

DIRECTIONS Study the Dewey Decimal Classification for books. Write the Classification number for books on each of the subjects listed below.

DEWEY DECIMAL SYSTEM

000-099	General Works, including encyclopedias, biographies, periodicals
100-199	Philosophy and Psychology
200-299	Religion and Mythology
300-399	Social Sciences, such as government, education, commerce, sociology, and law
400-499	Languages
500-599	Pure Sciences, such as mathematics, chemistry, biology, and zoology
600-699	Applied Sciences, such as medicine, engineering, agriculture, television, and Useful Arts such as sewing and cooking
700-799	Fine Arts (music, painting, etc.) and Recreation
800-899	Literature, such as poetry and plays
900-999	Biography, History, Georgraphy, Travel

1. Outdoor sports ____________
2. Child psychology ____________
3. Novels ____________
4. United States history ____________
5. Traffic laws ____________
6. Auto mechanics ____________
7. Judaism ____________
8. Chemistry ____________
9. Music ____________
10. The Latin Language ____________

ANSWERS: Activity 92

1. 700-799
2. 100-199
3. 800-899
4. 900-999
5. 300-399
6. 600-699
7. 200-299
8. 500-599
9. 700-799
10. 400-499

SAMPLE ACTIVITY 93 Types of Information Available

INTRODUCTION USDA--the U. S. Department of Agriculture--is YOUR Department. It serves you in many ways.

Much of the Department's work serves you directly every day. These services are yours to use--to help you shop, plan your meals, improve your diet, plant your garden, tend your lawn, enjoy your vacation.

USDA wants you to know about them and to use them.

More than 100 bulletins currently available were published especially for consumers.

Offered here is a sampling of some of this information. It will give you an idea of the services that USDA performs directly for you--the consumer--and the wealth of knowledge developed within the Department over the past 100 years that is available to you.

If you have any question regarding (1) soil, water, domestic animals, fruits, vegetables, flowers, trees, shrubs, (2) foods, their preparation, care, preservation, how to buy them, (3) nutrition, (4) planning kitchens or houses, (5) making or mending clothes, repairing carpets, (6) laundering, removing stains, or (7) controlling insects--you can get a bulletin covering the subject (in most cases free of charge) or a personal answer to a specific question simply by writing a post card to the U. S. Department of Agriculture, Washington, D. C., 20250.

Often you can get the same bulletins--and in addition, bulletins and advice tailored to your local area--from your county agricultural agent or home demonstration agent. These Extension Service workers, representing both USDA and the State land-grant university or college, are in almost every county of the Nation. They are there to serve you.

To locate any USDA office, look in the telephone directory under the listing for U. S. Government. County agricultural and home agents are usually headquartered at the county seat, with offices in the courthouse or post office. Because they are county employees (representing also State and Federal Governments), they usually are listed in telephone directories under the county government heading.

DIRECTIONS

The Agriculture Extension Service in your area will have many of the following USDA pamphlets. Select a few to request from that agency.

FOOD SHOPPING

Cheese Buying Guide for Consumers. Uses, flavor, texture, and care of cheese; characteristics of various natural cheese; what to look for when buying. 1961. (MB-17) 10¢.

Family Fare: Food Management and Recipes. Also includes tips on buying. 1960. (G-1) 35¢.

Family Food Budgeting . . . for Good Meals and Good Nutrition. 1964. (G-94) 10¢.

Fresh Fancy or Grade AA Eggs. Describes and illustrates. 1963. (MB-26) 5¢.

How To Buy Eggs by USDA Grades and Weight Classes. Tips on buying, storing, using. 1958. (L-442) 5¢.

How To Buy Poultry by USDA Grades. Explains grades, classes, uses. 1963. (MB-1) 5¢.

Know the Eggs You Buy. Illustrates and describes how to know quality. 1956. (PA-70) 10¢.

Know the Poultry You Buy. A guide to buying quality poultry. 1963. (PA-170) 10¢.

Know Your Butter Grades. Tips on buying, storing. 1960. (MB-12) 5¢.

Shopper's Guide to U.S. Grades for Food. Meaning of grades, suggested uses. 1962. (G-58) 10¢.

Tips on Selecting Fruits and Vegetables. 1961. (MB-13) 20¢.

USDA Poultry Inspection: A Consumer's Safeguard. Meaning of inspection, how it's done. 1959. (PA-299) 5¢.

U.S. Grades for Beef. Facts on grades, cuts, suggested cooking methods, amounts to buy. 1960. (MB-15) 10¢.

COOKING

Apples in Appealing Ways. Varieties, uses, recipes. 1959. (L–312) 10¢.

Conserving the Nutritive Values in Foods. Effects of storage, cooking. Tips on best procedures. 1963. (G–90) 10¢.

Dry Beans, Peas, Lentils . . . Modern Cookery. Kinds, how to cook, recipes. 1957. (L–326) 15¢.

*Family Fare: Food Management and Recipes. Good basic cookbook. 1960. (G–1) 35¢.

*Family Food Budgeting . . . For Good Meals and Good Nutrition. 1964. (G–94) 10¢.

*Family Meals at Low Cost. Includes recipes using donated foods—dried eggs, lard, rice, rolled oats, wheat, etc. 1962. (PA–472) 10¢.

*Food for Families With School Children. Meal planning, shopping, menus. 1962. (G–13) 15¢.

*Food for the Family With Young Children. Food planning, reducing food bill. 1963. (G–5) 10¢.

*Food for Fitness. A daily food guide. Basic information. 1963. (L–424) 5¢.

*Food Guide for Older Folks. Meal planning, cooking tips. 1963. (G–17) 10¢.

*Food for the Young Couple. Menus, meal planning, food buying. 1962. (G–85) 10¢.

Freezing Combination Main Dishes. Directions for stews, meat loaves, casseroles, etc. 1954. (G–40) 10¢.

Freezing Meat and Fish in the Home. Yields of meat from carcass. Cutting directions. Cleaning, dressing, filleting fish. Directions for wrapping, freezing, storage. 1963. (G–93) 20¢.

Green Vegetables for Good Eating. Buying, storing, cooking. 1954. (G–41) 10¢.

Home Canning of Fruits and Vegetables. Procedures; steam-pressure canner and water-bath methods. 1957. (G–8) 20¢.

Home Canning of Meat. Directions for meats and some meat-and-vegetable mixtures; proper canning equipment; timetable for hot pack and raw pack methods. 1963. (G–6) 10¢.

Home Care of Purchased Frozen Foods. Table of storage periods; tips on purchasing; care of freezer. 1960. (G–69) 5¢.

Home Freezing of Fruits and Vegetables. Directions; what to freeze, type of containers to use. 1957. (G–10) 20¢.

Home Freezing of Poultry. How to do it; also recipes and directions for freezing cooked-poultry dishes. 1960. (G–70) 15¢.

How To Make Jellies, Jams, and Preserves at Home. Directions; reasons for unsatisfactory results. 1957. (G–56) 15¢.

Meat for Thrifty Meals. Selecting and cooking cheaper cuts of beef, pork, lamb, and veal. Using leftovers, canned meat. 1953. (G–27) 20¢.

Potatoes in Popular Ways. Buying, storing, cooking, recipes. 1957. (G–55) 15¢.

Peanut and Peanut Butter Recipes. 1954. (G–36) 10¢.

Recipes for Quantity Service. Directions for quantities for 25, 50, or 100 portions. 1958. *(HERR–5) FOR SALE ONLY*. $2.50.

Storing Perishable Foods in the Home. Directions for different kinds of foods; refrigerator temperatures. 1961. (G–78) 10¢.

Sweetpotato Recipes. Storing, cooking, recipes. 1946. (L–293) 10¢.

Tomatoes on Your Table. Ripening, cooking, recipes, marmalade, preserves. 1961. (L–278) 10¢.

Turkey on the Table the Year Round. Buying, preparing, cooking, recipes, leftovers. 1961. (G–45) 15¢.

What To Do When Your Home Freezer Stops. Steps to keep food from spoiling. 1957. (L–321) 5¢.

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*These bulletins also provide nutrition guides.

HEALTH

Eat a Good Breakfast. To start a good day. Practical tips. Food values, requirements. 1959. (L-268) 5¢.

Food. (1959 Yearbook of Agriculture) Thorough discussion of current knowledge on food and nutrition. Simple basic recipes, menus, food guides, tables of nutritive value and calories included. SALE. $2.25.

Facts About Pasteurization of Milk. Refutes mistaken beliefs. 1956. (L-408) 5¢.

Food and Your Weight. How to reduce or gain. List of caloric values in common foods, table of desirable weights for men and women. 1960. (G-74) 15¢.

Getting Enough Milk. Buying, grades, storing, amounts needed, recipes. 1957. (G-57) 15¢.

The National School Lunch Program. What it is. Kinds of foods served, food values. 1961. (PA-469).

Nutrition—Up to Date—Up to You. Reprinted from FAMILY FARE (G-1). Vitamins and other nutrients, food guides and plans, buying and storing, amounts to buy per serving. 1960. (GS-1) 15¢.

Nutritive Value of Food. List of food values and calories in 500 foods commonly used. 1960. (G-72) 20¢

See also starred * listings at end of section on Cooking.

CLOTHING and FABRICS

Carpet and Rug Repair. 1944. (F-1960) 10¢.

Clothes for the Physically Handicapped Homemaker . . . with features suitable for all women. 1961. (HERR-12) 30¢.

Detergents for Home Laundering. Discussion of different types, how they work. 1963. (G-49) 5¢.

Fitting Coats and Suits—for women. 1963. (G-11) 20¢.

Fitting Dresses. 1946. (F-1964) 15¢.

How To Prevent and Remove Mildew . . . home methods. 1960. (G-68) 10¢.

How To Tailor a Woman's Suit. 1956. (G-20) 20¢.

Leather Bookbindings: How To Preserve Them. Restoring old books, protecting new ones. 1956. (L-398) 5¢.

Making Household Fabrics Flame Resistant. Methods for treating fabrics that commonly catch fire in the home. 1963. (L-454) 5¢.

Mending Men's Suits. 1956. (G-39) 20¢.

Men's Suits . . . how to judge quality. 1963. (G-54) 25¢.

Pattern Alteration. 1945. (F-1968) 15¢.

Removing Stains From Fabrics . . . home methods. 1961. (G-62) 15¢.

Simplified Clothing Construction. 1959 (G-59). 20¢.

PEST CONTROL

Ants in the Home and Garden: How to Control Them. 1963. (G–28) 10¢.

Blight of Pears, Apples, and Quinces. 1963. (L–187) 5¢.

Cabbage Insects: How to Control Them in the Home Garden. 1963. (G–44) 5¢.

Chiggers: How to Fight Them. 1963. (L–403) 5¢.

Clothes Moths and Carpet Beetles: How to Combat Them. 1961. (G–24) 15¢.

Clover Mites: How to Control Them Around the Home. 1962. (L–443) 5¢.

Cockroaches: How to Control Them. 1962. (L–430) 5¢.

Controlling Insects on Flowers. Discusses and identifies 150 insects—harmful and beneficial. Gives control methods. 1962. (AB–237) FOR SALE ONLY. 40¢.

Controlling Lawn Weeds With Herbicides. 1962. (G–79) 10¢.

Controlling Mosquitoes in Your Home and on Your Premises. 1962. (G–84) 10¢.

Diseases of Shade and Ornamental Maples. 1961. (AH–211) FOR SALE ONLY. 15¢.

Elm Bark Beetles. 1963. (L–185) 5¢.

The Elm Leaf Beetles. 1960. (L–184) 5¢.

Fleas: How To Control Them. 1962. (L–392) 5¢.

Hand Sprayers and Dusters. Discusses different types. 1959. (G–63) 10¢.

The House Fly: How to Control It. 1963. (L–390) 5¢.

How to Control Bed Bugs. 1959. (L–453) 5¢.

Insects. (1952 Yearbook of Agriculture.) Somewhat technical. FOR SALE ONLY. $3.25.

Insects and Diseases of Vegetables in the Home Garden. 1963. (G–46) 25¢.

Insects and Related Pests of House Plants: How to Control Them. 1960. (G–67) 15¢.

The Japanese Beetle: How to Control It. 1963. (F–2151) 15¢.

Lawn Diseases: How to Control Them. 1963. (G–61) 15¢.

Lawn Insects: How to Control Them. 1956. (G–53) 15¢.

The Old House Borer. 1961. (L–501) 5¢.

Powder-post Beetles in Buildings: What to Do About Them. 1959. (L–358) 5¢.

Protecting Log Cabins, Rustic Work and Unseasoned Wood From Injurious Insects in Eastern United States. 1962. (F–2104) 15¢.

Silverfish and Firebrats: How to Control Them. 1961. (L–412) 5¢.

Soil Treatment—An Aid in Termite Control. 1961. (L–324) 5¢.

Subterranean Termites, Their Prevention and Control in Buildings. 1963. (G–64) 15¢.

Wasps: How to Control Them. 1963. (L–365) 5¢.

SAMPLE ACTIVITY 94 Agencies and Departments

INTRODUCTION State, federal, and local organizations operate in your area. They provide many varying services, often free-of-charge. Only if you know of these agencies and their location can you fully utilize their services.

DIRECTIONS Locate the following service organizations in your area. List the address and telephone number of each.

AGENCY	ADDRESS	PHONE
1. Alcoholic Anonymous		
2. Alcoholism and Drug Abuse Center		
3. American Cancer Society		
4. Better Business Bureau, Inc.		
5. Boy Scouts of America Headquarters		
6. Chamber of Commerce		
7. Community Welfare		
8. Civil Service		
9. Child Welfare		
10. City Hall		
11. Bus Station		
12. Coroner (For committment)		

AGENCY	ADDRESS	PHONE
13. Department of Agriculture		
14. Department of Public Welfare		
15. District Attorney		
16. Family Planning Service		
17. Food Stamp Issuing Office		
18. Girl Scouts Council		
19. Goodfellows		
20. Heart Association		
21. Hospitals		
22. Internal Revenue Service		
23. Job Corp		
24. Junior Charity League		
25. L.S.U. Cooperative Extension Service		
26. Louisiana Employment Service		
27. MAINLINE		
28. Medicare		
29. Fire Department		

	AGENCY	ADDRESS	PHONE
30.	Parish Health Unit (Cripple Children Clinic, Birth Certificates, Prenatal, Speech therapy)	____________________	____________
31.	Post Office Department	____________________	____________
32.	Salvation Army	____________________	____________
33.	Social Security Office	____________________	____________
34.	United Givers Fund	____________________	____________
35.	Veteran's Affairs	____________________	____________
36.	Vocational Rehabilitation Center	____________________	____________
37.	Zip Code Information	____________________	____________

SAMPLE ACTIVITY 95 Gaining Access to Services

INTRODUCTION

Aid to Families with Dependent Children is a public assistance program which provides financial aid (money grants and/or vendor payments) for children in their own homes who are in need because they are deprived of parental support by death, absence from the home, or illness of one or both legally responsible parents.

Who Is Eligible

Eligibility is established by the parish Family Services office on an individual basis.

To be eligible for Aid to Families with Dependent Children, a child must meet all the conditions listed below:

1. The child MUST live in the home of one of these relatives: father, mother, grandfather, grandmother, brother, sister, uncle, aunt, stepfather, stepmother, stepbrother, stepsister, first counsin, nephew, or niece.

2. The child MUST be in need; that is, income and resources available to care for the child will not meet his needs. The Division of Family Services has standard amounts designed according to the number of persons in the grant from which income is subtracted to determine need.

3. The child MUST have lost support or care because of the death, absence from the home, or mental or physical illness of a legally responsible parent.

Continued absence from the home may be due to desertion, separation, divorce, or confinement in an institution.

Physical or mental incapacity is defined as temporary or permanent disability sufficiently serious to prevent the parent from providing support or care for the child. A medical examination is necessary to establish such disability.

The absent parent is expected to support his child, and efforts to secure support from the parent must be pursued to the extent provided by Federal and State law. The relative applying for assistance must attempt to secure support for the child from all sources available to the child before he can be certified for assistance.

4. The child MUST be under 18 years of age, or between 18 and 21 and regularly attending school. The child's age must be verified.

An unborn child is eligible from the standpoint of age when there is medical verification of the mother's pregnancy.

5. The child MUST be a resident of Louisiana. A child is residing in Louisiana if he is making his home in the State.

An unborn child meets residence if his mother is living voluntarily in the State with intention of remaining a resident of the State.

Any person receiving AFDC must be a citizen of the U. S. or an alien lawfully admitted for permanent residence.

How To Apply

The person assuming responsibility for the child's care must make application.

The application is made at the Family Services office in the parish where the child lives.

The Division must make an investigation to determine if the child is eligible. A decision should be made within 45 days.

Written information will help the local office to complete its investigation promptly. For example, a birth certificate, baptismal record, or school record will show the child's age and relationship if the parent applies. If someone else applies, additional information is needed to establish the child's relationship to him.

For the determination of need, these will be helpful: insurance policies, even though lapsed, bank books, description of any real property owned, list of debts, including amounts and names and addresses of persons to whom owed, and social security numbers of all persons in the household.

Income from all sources must be taken into account in determination of eligibility and amount of grant. This includes income from social security, supplemental security income, veterans' benefits, railroad retirement, or wages, and any other regular income.

However, the law exempts all earned income of an AFDC child who is a student and not employed full time and the first $30 plus one-third of the remainder of total earned income of other persons in the AFDC certification.

When you apply, be sure to give ALL of the facts concerning your situation.

If you withhold information, or misrepresent facts in any way; or fail to report to the local office any change in your circumstances after certification, you may be prosecuted under the law or asked to repay the amount of assistance you received illegally.

If the child is found eligible, the person who receives the check must notify the Family Services office of any change in his address, income or resources, or living arrangements.

Since January 1953, the name and address of a recipient and the amount paid him has been available to the public in the parish Family Services office.

Your Right To A Fair Hearing

If you believe the action on your case with respect to financial assistance is not correct or is unfair, or that a decision was not rendered on your application with reasonable promptness, you can appeal the decision by requesting a fair hearing. The local office will assist you in filing the request or you can make the request directly to the Director of the Division of Family Services, P. O. Box 44065, Baton Rouge, Louisiana 70804. The request must be made within 30 days after the local office decision.

The fair hearing is an informal procedure conducted by a hearing officer who was not involved in the original decision. During the hearing, you are given an opportunity to explain why you think the agency action was unfair, and the worker from the local office will explain why the action was taken. The Director makes the final decision on your case on the basis of the evidence presented at the fair hearing.

Civil Rights

If you believe that you have been discriminated against because of race, color, or national origin, it is your right to file a complaint either through your local Family Services office, or directly to the State Division of Family Services, or to the Federal Government. If you wish to file such a complaint, you may secure the complaint form from your local welfare office.

DIRECTIONS Answer the following questions about the Aid to Families with Dependent Children program.

1. In order to qualify for AFDC, must a child live with a relative?

2. In order to qualify for AFDC, name four reasons parental support may have been lost.

3. Under what conditions may a "child" between 18-21 years of age qualify for AFDC?

4. Can the family of an unborn child qualify for AFDC?

5. Who may make application for AFDC?

6. What agency takes applications for AFDC?

7. Where is the Family Services office in your parish?

8. Family Services may take how long to determine one's need for AFDC?

9. Name three records which will help determine a child's age and relationship to applicant.

10. What procedure is available to anyone who feels that he or she has been treated unfairly by Family Services?

ANSWERS: Activity 95

1. Yes
2. Death of parent; parental absence from home; mental illness of parent; physical illness of parent
3. He or she must be attending school regularly
4. Yes
5. The person responsible for the child's care
6. The Family Services office in the parish where the child lives
7.
8. 45 days
9. Birth certificate; baptismal record, school record
10. He or she may appeal the decision by requesting a fair hearing. The request must be made within 30 days of the office's decisions. The hearing will be conducted by someone who was not involved in the original investigation.

SAMPLE ACTIVITY 96 Modes of Transportation

INTRODUCTION Depending on where you live, various modes of transportation are available to you. When possible, you should compare your travel alternatives based on convenience and cost.

DIRECTIONS Read the following problems. Calculate the costs of the various modes of travel.

1. Mrs. Roberts lives in Shreveport. She wants to visit her daughter in Monroe. One way airfare between the two cities is \$32.50; bus fare is \$9.75. How much is a roundtrip airfare? How much is a roundtrip bus fare? What is the difference between the two costs?

2. John lives $3\frac{1}{2}$ miles from his job. There is a city bus route which runs by his home every hour. The bus fare is 35¢ one way. How much will John pay to ride the bus to and from work five days a week?

3. If John takes a taxi, the fare is 55¢ for the first quarter mile plus 10¢ for each additional mile. What would a taxi ride to work cost John? If John lives $3\frac{1}{2}$ miles from work, how much will he pay for a taxi to and from work five days a week?

4. Ralph takes a city bus from home to work. Roundtrip fare each day is $ .60. If Ralph takes the bus five days a week for four weeks, what will he pay for transportation?

5. Ralph can get a reduced fare for his bus rides if he purchases his tickets by the month. If the reduced rate saves him 25% on his travel expense, what does he pay per month, based on problem 4?

SAMPLE ACTIVITY 97 Transportation Schedules

INTRODUCTION For the convenience of travelers, bus and air lines publish schedules of their services. When making travel plans, you may refer to these schedules or call one of the companies listed in your telephone directory.

DIRECTIONS Refer to the standard reference remarks and the bus schedule to answer the questions which follow.

STANDARD REFERENCE MARKS

All trips operate daily unless otherwise noted.
AM—Light Face **PM—Bold Face.**
Times shown in ITALICS indicate service via connecting trip or trips.

f Flag stop.
‖ Meal stop.
Rest stop.
hs Highway flag stop-does not go into town or make station stop.
W Via Interstate or other Super Highway.
▼ Change effective this issue.
ss—Station stop.
•—Change buses.

‡—Goes into town only to discharge passengers, or, stops to discharge passengers.
X—No local passengers carried between points indicated
♦—Interstate servcie only.
*—Full service agency handling tickets, baggage and express, including C.O.D. express.
z—Agency station handling express only, including C.O.D. express.
Holidays—New Year's, Memorial, Independence, Labor, Thanksgiving and Christmas Days.

MMN—Thru Minneapolis Memphis-New Orleans.
MB—Thru Memphis-Biloxi.
MNO—Thru Memphis-New Orleans.
SLJ—Thru St. Louis-Jackson.
SNO—Thru St. Louis-New Orleans.
W—No Interstate passengers carried between points marked **W**, except those originating at or destined to points south of Chester.
X—No local passengers carried between points marked thus.

A—Additional service Tables 7960 and 8167.
E—Additional service Table 8156.
*—Full service agency station.
♦—**Interstate traffic only.**
‡—Goes into town only to discharge passengers, or, stops to discharge passengers.
f—Flag stop.
ss—Station stop.

hs—Highway flag stop-does not go into town.
LB—Lock Box for inbound express.
ESH or °—Daily except Sundays and holidays.
ESa or ‡—Daily except Saturdays.
ESu or †—Daily except Sundays.
Sun or §—Sundays only.
▼—Change effective this issue.

MINNEAPOLIS CHICAGO St. LOUIS—MEMPHIS—JACKSON—NEW ORLEANS

READ DOWN								READ UP						
		SLJ		MMN		SNO	Folder No. 19 **8154**	SLJ		MMN		SNO		MNO
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				6 30			Lv *MINNEAPOLIS, MINN.* (753) **JL** Ar			9 30				
				3 00		7 15	Lv *Cedar Rapids, Iowa* **TWI** Ar			1 00		8 45		
				12 20		5 45	Ar *ST. LOUIS, MO.* (8387) Lv			3 15		10 15		
6 00		11 45		6 00		10 20	Lv *CHICAGO, ILL.* (7073) Ar	6 15		9 45		5 45		1 45
1 25		7 00		12 05		5 40	Ar *ST. LOUIS, MO.* (CT) Lv	11 00		3 00		10 00		7 00
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↓		2 40		5 50		10 38	Martin, Tenn. *LB*	4 15		9 45		3 40		↑
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↓		3 25		6 35		11 25	Milan	3 30		9 00		2 58		↑
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	↓	↓	f	↓	↓	↓	Coldwater	↑	f	↑	↑	↑		↑
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	↓	↓	↓	↓	↓	↓	Water Valley *LB*	↑	9 33	↑	↑	↑		↑
	↓	↓	↓	↓	↓	↓	Coffeeville	↑	9 19	↑	↑	↑		↑
	↓	↓	2 42	↓	↓	↓	Oakland Jct. (*Hy. 51*)	↑	↑	↑	4 35	↑		↑
	↓	9 05	3 10	↓	10 05	4 20	**Grenada** *LB*	10 15	8 55	↑	4 05	9 30		3 15
	↓	9 35	3 40	↓	10 35	4 45	Ar **Winona** Lv	9 45	8 25	↑	3 35	9 00		2 45
	↓	9 35	3 55	↓	10 45	4 45	Lv **Winona** Ar	9 40	8 15	↑	3 30	9 00		2 45
	↓	f	f	↓	f	f	Vaiden	↑	f	↑	f	f		f
	↓	f	ss	↓	f	f	West *LB*	↑	7 43	↑	ss	f		f
	↓	10 15	4 35	↓	11 20	5 15	Durant *LB* **A**	↑	7 30	↑	2 55	8 17		f
	↓	f	ss	↓	f	f	Goodman *LB* **A**	↑	7 17	↑	ss	f		f
	↓	f	ss	↓	f	f	Pickens *LB* **A**	↑	7 06	↑	ss	f		f
	↓	11 00	5 25	↓	12 10	6 10	Canton *LB* **A**	↑	6 35	↑	2 05	7 35		↑
	↓	↓	f	↓	↓	f	Highway 51 **A**	↑	f	↑	f	↑		↑
	3 00	11 35	6 00	1 55	12 45	6 50	Ar **JACKSON, MISS.** **A** Lv	7 50	6 00	1 00	1 30	7 00		12 55
			7 00	↓	1 40	8 00	Lv *Jackson, Miss.* (8156) Ar			11 50	11 50	5 50		12 15
			10 55	↓	5 35	11 59	Ar *Gulfport, Miss.* Lv			7 55	7 55	2 15		8 25
			11 20	↓	6 05	12 30	Ar *Biloxi, Miss.* Lv			7 30	7 30	1 45		8 00
			7 15	↓		8 00	Lv *Jackson, Miss.* (8156) Ar			12 55		6 35		
			11 55	↓		1 10	Ar *Mobile, Ala.* Lv			8 05		1 40		
	1109	1309	1127	1121		1115	No. No.	1110	1316	1116	1310		1210	1128
	3 35		7 00	2 30		8 00	Lv **JACKSON, MISS.** **E** Ar	5 25		12 30		5 55		11 59
	hs		hs	hs		8 35	Braxton **E**	hs		↑		↑		↑
ESH	hs	ESu	hs	hs		8 43	D'Lo **E**	hs	Sun	↑	ESa	↑	ESH	↑
only	hs	only	7 48	hs		8 50	Mendenhall *LB* **E**	hs	only	↑	only	↑	only	↑
	f		8 25	3 40		9 25	Prentiss	f		11 10		4 35		10 40
°7 00	5 20		9 00	4 20		10 05	**Columbia, Miss.** *LB*	3 25		10 35		4 00	°8 25	10 05
°7 30	f		ss	ss		10 35	Angie, La.	f		10 07		ss	°7 50	ss
°7 50	6 15	†5 30	9 50	5 05		10 55	**Bogalusa** *LB*	2 40	§7 25	9 50	‡6 30	3 15	°7 30	9 20
°hs	hs	†5 50	hs	hs		hs	Bush	hs	§ hs	hs	‡ hs	hs	°7 01	hs
°8 40	hs	†6 25	10 35	5 50		11 40	Covington	2 00	§6 40	9 05	‡5 40	2 30	°6 40	8 35
° f	f	†6 35	f	f		f	Mandeville Jct. (2 mi.)	f	§ f	f	‡ f	f	° f	f
° ss	↓	↓	↓	↓		ss	Metairie	↑	↑	ss	↑	ss	° ss	↑
° f	f	† f	f	↓		↓	Tulane & Carrollton	↑	§ f	↑	‡ f	↑	° f	↑
°9 45	8 00	†7 30	11 40	6 55		12 45	Ar **NEW ORLEANS, LA.** Lv	1 00	§5 30	8 00	‡4 30	1 30	°5 30	7 30

1. Bus #2233 leaves Memphis at 7:00 P.M. and arrives in Jackson, Mississippi at what time?

2. Bus #1210 leaves New Orleans at 5:30 P.M. What stops can it make between New Orleans and Bogalusa?

3. Does Bus #1310 leave New Orleans at 4:30 P.M. on Saturdays?

4. The symbol "hs" has what meaning?

5. What code is used to denote AM and PM service?

6. What Bus Number leaves Chicago at 6:00 P.M. and arrives in Memphis at 9:10 A.M.?

7. What does the code "ESu" mean?

8. If you took a bus from Jackson, Mississippi to New Orleans at 8:00 in the morning, what time would you arrive in New Orleans?

9. A morning bus leaves Jackson, Mississippi for Memphis, Tennessee at what three times?

10. If you left Memphis, Tennessee at 6:30 P.M., you would arrive in St. Louis, Missouri at what time?

ANSWERS: Activity 97

1. 11:35 p.m.
2. Tuland/Carrollton; Metairie; Madeville Jct.; Covington; Bush
3. No
4. Highway flagstop only; bus does not go into town
5. Lightface print indicates A.M. (morning), Boldface print indicates P.M. (evening)
6. Bus #1809
7. Daily except Sundays
8. 12:45 p.m.
9. 12:55 a.m.; 6:00 a.m.; 7:50 a.m.
10. 2:15 a.m.

SAMPLE ACTIVITY 98 Costs of Transportation

INTRODUCTION Most of us can reduce the cost of car transportation. There are three basic ways to save gasoline money:

1. buy a good mileage car based on EPA ratings
2. practice good car maintenance including regular tune-ups
3. drive wisely, by accelerating gently, anticipating stops, and watching speed.

DIRECTIONS In each of the following problems, figure (1) the number of miles per gallon(mpg)and (2) the cost per mile in terms of gasoline (based on a price of 58¢ per gallon).

1. Mrs. Lucas drives her car in town only. On 20 gallons of gasoline, she drove 200 miles. Her car averaged how many mpg at what cost?

2. Ralph made a cross-country trip of 3000 miles. He burned 80 gallons of gasoline during the trip. Figure the mpg and cost per mile.

3. Figure the mpg and cost per mile if you drive 450 miles on 15 gallons of gasoline.

4. Henry bought 64 gallons of gasoline in one month. On these 64 gallons he drove 680 miles. How many mpg did he average? What was the average cost per mile?

ANSWERS: Activity 98

1. 10 mpg; 5.8¢ per mile
2. 37.5 mpg; 1.55¢ per mile
3. 30 mpg; .02¢ per mile
4. 10.625 mpg; 5.9¢ per mile

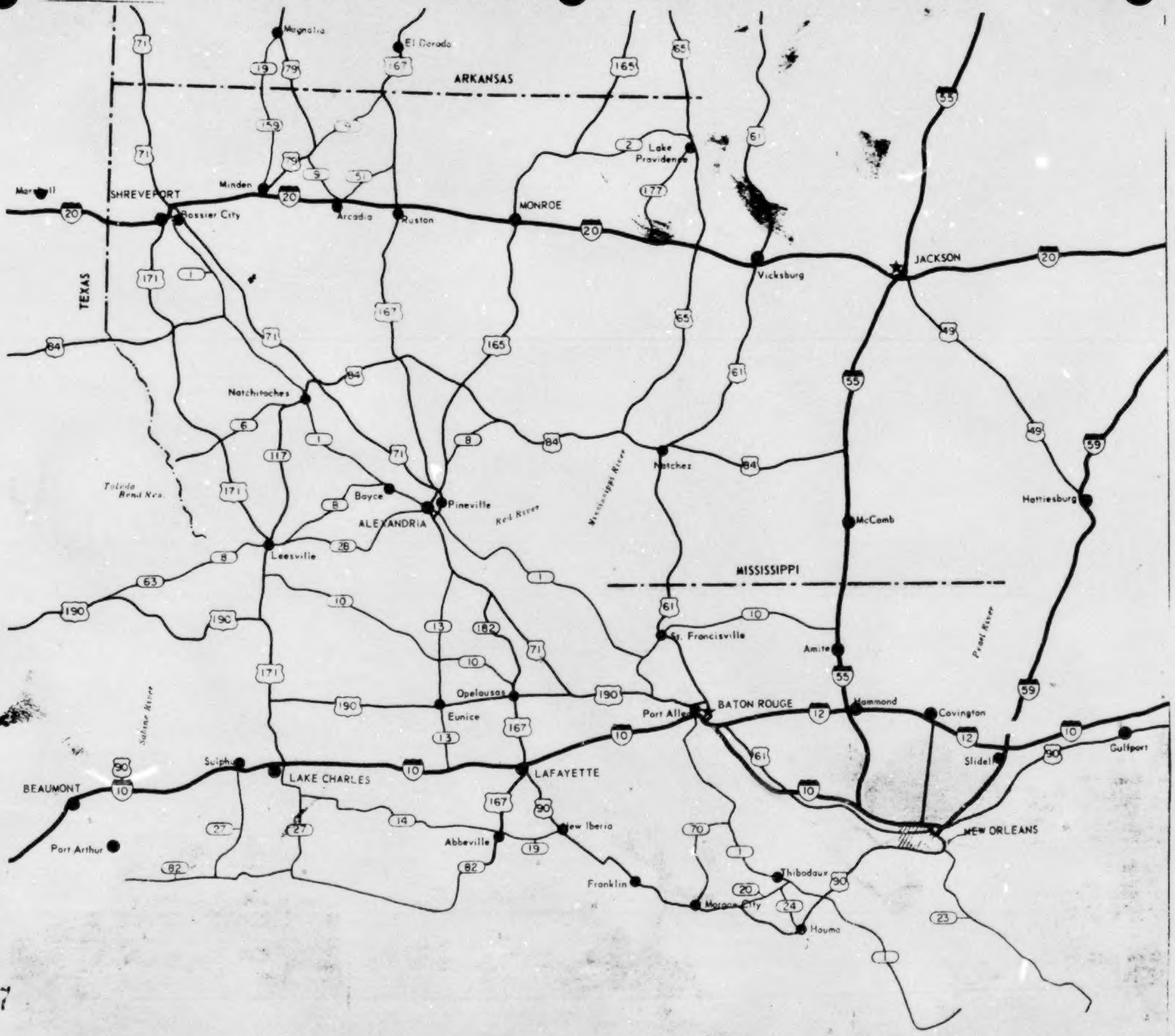
SAMPLE ACTIVITY 99 Maps

INTRODUCTION

Maps are an important reference material when we are traveling across the city, state, or country. As you read a map, first try to see what the overall picture represents. Bear in mind that generally northward is toward the top; southward is toward the bottom; eastward is to the right; and westward is to the left of the page.

DIRECTIONS

Read this map of Louisiana to answer the questions which follow.


ARKANSAS
TEXAS
MISSISSIPPI
Magnolia
El Dorado
Lake Providence
Marshall
SHREVEPORT
Bossier City
Minden
Arcadia
Ruston
MONROE
Vicksburg
JACKSON
Natchitoches
Natchez
Toledo Bend Res.
Boyce
Pineville
ALEXANDRIA
Red River
Mississippi River
Hattiesburg
McComb
Leesville
St. Francisville
Amite
Pearl River
Sabine River
Opelousas
Eunice
BATON ROUGE
Port Allen
Hammond
Covington
Slidell
Gulfport
BEAUMONT
Sulphur
LAKE CHARLES
LAFAYETTE
Port Arthur
Abbeville
New Iberia
Franklin
Morgan City
Thibodaux
Houma
NEW ORLEANS
71
19
79
167
165
65
159
2
79
9
51
177
61
55
20
171
1
167
84
71
84
165
65
61
49
55
6
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8
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84
49
59
117
71
171
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190
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182
71
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171
190
190
167
13
10
12
12
10
90
59
55
90
10
10
61
10
167
90
27
27
14
70
1
19
82
82
20
24
90
23
1

1. What two Interstate Highways run across Louisiana?

2. If you wanted to travel from Monroe to New Orleans on Interstate, through what cities would you travel?

3. You would take what highway from Alexandria to ElDorado?

4. Boyce and Leesville are connected by what highway?

5. Name two routes you might take from Bossier City to Alexandria.

6. To travel from Opelousas to New Iberia, you would take what two highways?

7. Highway 61 connects what four cities?

8. Does New Iberia lie west or east of Abbeville?

9. If you drive from Arcadia to Minden, you are traveling in what direction?

10. What highway would you take from Lake Charles to Shreveport?

ANSWERS: Activity 99

1. I-10 and I-20
2. Vicksburg, Jackson, McComb, Amite, Hammond, and New Orleans
3. 167
4. #8
5. Highway #1 or Highway #71
6. Highways #167 and #90
7. Vicksburg, Natchez, St. Francisville, and Baton Rouge
8. East
9. West
10. Highway #171

SAMPLE ACTIVITY 100 Travel Arrangements and Reservations

INTRODUCTION Airline information and reservations are easy to obtain. You will find airline phone numbers in the phone book. Call the airline you want to travel. Tell the reservationist where you want to go and when you wish to travel. You will need to select coach or first class service. You should report to the airline ticket counter at least one hour prior to departure time.

DIRECTIONS From the airline reference schedule, answer the questions which follow.

MEALS: *RS* Royal Service: Flights with prestige catering appropriate to the time of day in First Class section.

M Medallion Service—Distinguished service with a continental flair offered in both classes.

D	Dinner	br	Brunch
L	Lunch	S	Snack
B	Breakfast	DS	Deluxe Snack
C	Continental Breakfast	K	Economy Service (no meals)

(A single meal symbol indicates service to First Class or Deluxe Night Coach only)

FREQUENCY CODE All Flights Daily Except as Noted

1 — Monday
2 — Tuesday
3 — Wednesday
4 — Thursday
5 — Friday
6 — Saturday
7 — Sunday
X — Except

MISCELLANEOUS SYMBOLS

★ Early Bird morning flights or Owly Bird evening flights offering Deluxe Night Coach and Night Coach service generally at a substantial savings over regular day time service.

/ Separates flights on connecting service.

🚁 Helicopter Service Available.

BAGGAGE IDENTIFICATION All checked baggage is required to have passenger's name on the outside. Labels are available at no cost at all Delta ticket offices.

MONROE, LA. TO

Reservations 387-1900

Air Cargo 325-2332

Leave	Arrive	Flight Number	Stops or Via	Meals	Remarks
DETROIT, MICH.					
9 05a	1 50p	1728/542	Atlanta	/L -L	
12 11p	6 25p	116/1740	Atlanta	DS-S /DS-S	
4 40p	9 59p	318/1742	Atlanta	S -S /S -	
8 31p	2 10a	320/474	Jackson		
FT. LAUDERDALE, FLA. (Ft. Lauderdale-Hollywood Int'l. Airport)					
9 05a	2 00p	1728/147	Atlanta	/L -L	
12 11p	5 40p	116/241	Atlanta	DS-S /S -S	
4 40p	9 50p	318/505	Atlanta	S -S /S -	
8 31p	2 05a	320/283	Atlanta		
FT. WAYNE, IND.					
4 40p	9 35p	318/436	Atlanta	S -S /S -	
HARTFORD, CONN./SPRINGFIELD, MASS.					
9 05a	3 20p	1728/164	Atlanta	/L -L	
12 11p	7 48p	116/1040	Atlanta	DS-S /D -D	
4 40p	11 34p	318/1848	Atlanta	S -S /S -S	
8 31p	3 28a	320/378	Atlanta		
HOUSTON, TEXAS					
6 40p	8 19p	457/823	Shreveport	/S -	
INDIANAPOLIS, IND.					
9 05a	12 58p	1728/844	Atlanta		
4 40p	8 42p	318/438	Atlanta	S -S /S -	
8 31p	12 56a	320/776	Atlanta		
JACKSON, MISS.					
12 11p	12 38p	116	NONSTOP		
4 40p	5 05p	318	NONSTOP		
8 31p	8 56p	320	NONSTOP		
JACKSONVILLE, FLA.					
9 05a	1 18p	1728/1047	Atlanta	/DS-S	
12 11p	5 14p	116/149	Atlanta	DS-S	
4 40p	9 16p	318/900	Atlanta	S -S	
8 31p	1 40a	320/978	Atlanta		
KNOXVILLE, TENN.					
9 05a	12 54p	1728/160	Atlanta		
12 11p	4 45p	116/1758	Atlanta	DS-S	
4 40p	9 35p	318/506	Atlanta	S -S	
8 31p	1 47a	320/372	Atlanta		
LAS VEGAS, NEV.					
6 40p	10 27p	457/1147	Dallas	/S -S	
LEXINGTON, KY.					
9 05a	1 15p	1728/720	Atlanta	/DS-S	
12 11p	5 00p	116/146	Atlanta	DS-S	
4 40p	9 15p	318/568	Atlanta	S -S	
LOS ANGELES/LONG BEACH/ONTARIO, CALIF. (Los Angeles Int'l Airport)					
7 00a	9 42a	523/1197	Dallas	S -S /br -br	
11 33a	2 42p	217/1121	Dallas	/# -L	
6 40p	8 47p	457/1031	Dallas	/D -D	
9 53p	12 02a	315/1166	Dallas	/DS-S	★
LOUISVILLE, KY.					
9 05a	1 12p	1728/836	Atlanta	/DS-S	
12 11p	5 12p	116/1740	Atlanta	DS-S	
4 40p	9 35p	318/868	Atlanta	S -S	
8 31p	1 40a	320/892	Atlanta		
MACON, GA.					
9 05a	12 55p	1728/841	Atlanta		
12 11p	4 22p	116/737	Atlanta	DS-S	
4 40p	8 45p	318/1715	Atlanta	S -S	
MEMPHIS, TENN.					
4 40p	7 24p	318/1724	Jackson		
8 31p	11 14p	320/474	Jackson		
MERIDIAN, MISS.					
12 11p	3 03p	116/804	Jackson		
MIAMI/FT. LAUDERDALE, FLA. F-Denotes Ft. Lauderdale-Hollywood Service					
9 05a	2 00p F	1728/147	Atlanta	/L -L	
9 05a	2 05p	1728/935	Atlanta	/L -L	
12 11p	5 35p	116/243	Atlanta	DS-S /S -S	
12 11p	5 40p F	116/241	Atlanta	DS-S /S -S	
4 40p	9 50p	318/335	Atlanta	S -S /S -	
4 40p	9 50p F	318/505	Atlanta	S -S /S -	
8 31p	2 03a	320/581	Atlanta		
8 31p	2 05a F	320/283	Atlanta		

Leave	Arrive	Flight Number	Stops or Via	Meals	Remarks
NEW YORK, N. Y./NEWARK, N. J. Airport J-Kennedy, L-LaGuardia, E-Newark					
9 05a	2 08p E	1728/1009	Atlanta	/L -L	
9 05a	2 13p L	1728/304	Atlanta	/L -L	
9 05a	2 14p J	1728/426	Atlanta	/L -L	
12 11p	8 18p L	116/1040	Atlanta	DS-S /D -D	
4 40p	10 25p L	318/106	Atlanta	S -S /S -S	
4 40p	10 30p E	318/1848	Atlanta	S -S /S -S	
8 31p	2 25a E	320/378	Atlanta		
8 31p	2 38a J	320/1116	Atlanta		
OAKLAND, CALIF.					
11 33a	3 53p	217/1815	Dallas	/# -L	X6
6 40p	11 13p	457/397	Dallas	/D -D	
ORLANDO, FLA.					
9 05a	1 44p	1728/1127	Atlanta	/L -DS	
12 11p	5 15p	116/339	Atlanta	DS-S /S -S	
4 40p	9 28p	318/1128	Atlanta	S -S /S -	
8 31p	1 48a	320/1086	Atlanta		
PHILADELPHIA, PENN.					
9 05a	2 02p	1728/164	Atlanta	/L -L	
4 40p	10 15p	318	Two	S -S	
8 31p	2 17a	320/568	Atlanta		
PHOENIX, ARIZ.					
7 00a	9 12a	523/167	Dallas	S -S /br -br	
11 33a	1 07p	217/309	Dallas	/L -L	
6 40p	9 02p	457/321	Dallas	/DS-S	
PORTLAND, ME.					
9 05a	4 32p	1728/118	Atlanta	/L -L	
SAN DIEGO, CALIF.					
6 40p	11 08p	457/1031	Dallas	/D -D	
SAN FRANCISCO/OAKLAND/SAN JOSE, CALIF. Airport S-San Francisco, O-Oakland, J-San Jose					
7 00a	10 14a S	523/1021	Dallas	S -S /br -br	
11 33a	3 01p S	217/1815	Dallas	/# -L	
11 33a	3 53p O	217/1815	Dallas	/# -L	X6
6 40p	10 08p J	457/397	Dallas	/D -D	
6 40p	10 16p S	457/989	Dallas	/D -D	
6 40p	11 13p O	457/397	Dallas	/D -D	
SAN JOSE, CALIF.					
6 40p	10 08p	457/397	Dallas	/D -D	
SAVANNAH, GA.					
9 05a	1 15p	1728/345	Atlanta		X6
9 05a	1 35p	1728/506	Atlanta		6
12 11p	5 14p	116/910	Atlanta	DS-S	
4 40p	9 25p	318/468	Atlanta	S -S	
8 31p	2 09a	320/556	Atlanta		
SHREVEPORT, LA.					
7 00a	7 25a	523	NONSTOP		
6 40p	7 05p	457	NONSTOP		
9 53p	10 18p	315	NONSTOP		★
TAMPA/ST. PETERSBURG/CLEARWATER, FLA.					
9 05a	1 45p	1728/929	Atlanta	/L -DS	
12 11p	5 20p	116/341	Atlanta	DS-S /S -S	
4 40p	9 28p	318/1130	Atlanta	S -S /S -	
8 31p	1 45a	320/1100	Atlanta		
TOLEDO, OHIO					
12 11p	6 25p	116/126	Atlanta	DS-S /DS-S	
4 40p	9 56p	318/1748	Atlanta	S -S /S -	
WASHINGTON, D. C./BALTIMORE, MD. Airport N-National, I-Baltimore, D-Dulles (arrival times at terminal)					
9 05a	1 45p N	1728/118	Atlanta	/L -L	
9 05a	2 00p I	1728/1710	Atlanta	/L -L	
12 11p	5 42p N	116/222	Atlanta	DS-S /S -S	
4 40p	9 53p N	318/124	Atlanta	S -S /S -S	
4 40p	10 15p I	318/1702	Atlanta	S -S /S -S	
8 31p	1 55a I	320/472	Atlanta		
WEST PALM BEACH, FLA.					
12 11p	5 16p	116/227	Atlanta	DS-S /S -S	
4 40p	9 41p	318/443	Atlanta	S -S /S -	
8 31p	3 05a	320/978	Atlanta		

1. If you want a morning flight from Monroe to Knoxville, what time would you depart Monroe?

2. All flights from Monroe to Miami have an intermediate stop in what city?

3. A flight from Monroe to Shreveport takes how long?

4. What type meal is served on the flight from Monroe to Las Vegas?

5. If you take Flight 217 from Monroe to Dallas, what flight connection would you take on to Phoenix?

ANSWERS: Activity 100

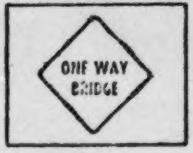
1. 9:05 a.m.
2. Atlanta
3. 25 minutes
4. Snack
5. Flight 309

SAMPLE ACTIVITY 101 Driving Safety

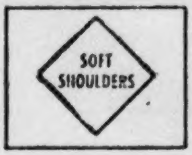
INTRODUCTION Every automobile driver should readily recognize highway traffic signs. Through instant recognition, the driver can prepare for operational moves and practice driving safety.

DIRECTIONS In the following exercises, match each warning sign and information sign with its explanation.

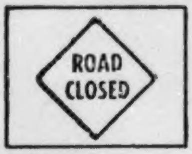
WARNING SIGNS



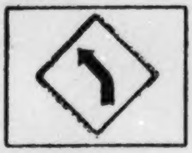
__________ 1.



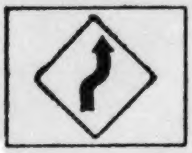
__________ 2.



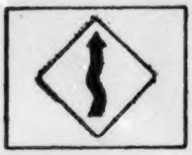
__________ 3.



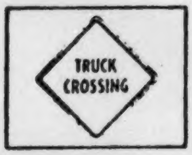
__________ 4.



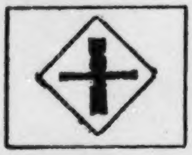
__________ 5.



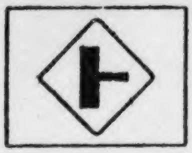
__________ 6.



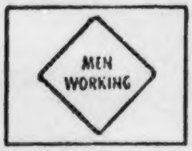
__________ 7.



__________ 8.



__________ 9.



__________ 10.

A. There are several curves ahead, drive slowly and carefully.

B. Use extreme caution when it is necessary to get off the paved portion of the highway, because the dirt on the side is soft, and usually dangerous.

C. Do not pass barricade. Look for detour or alternate route.

D. Slow your speed and watch for men working on or near the highway.

E. A gradual curve to the left. Slow your speed and keep well to the right.

F. Another road enters the highway on which you are traveling from the direction shown. Watch for traffic from that direction.

G. Slow your speed and watch for trucks entering or crossing the highway. Usually found near construction work.

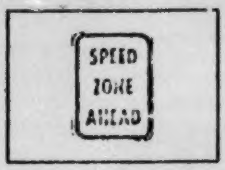
H. A road crossing the main highway. Look to left and right for other traffic.

I. This diamond-shaped sign is used to give advance notice of reduction in the number of lanes of pavement, as from three to two lanes, or from four lanes to two lanes.

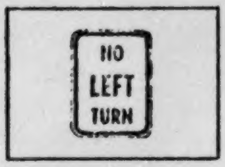
J. Road curves first to the right, then to the left. Slow your speed, keep to the right, and do not pass other vehicles.

K. Wide enough for only one vehicle at a time. You may cross from either direction after making sure that the bridge is clear of oncoming traffic.

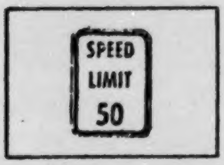
REGULATORY AND INFORMATION SIGNS
(descriptions on following page)


SPEED
ZONE
AHEAD

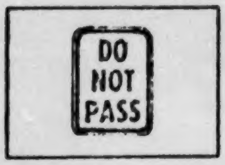
__________ 1.


NO
LEFT
TURN

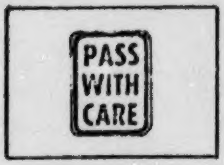
__________ 2.


SPEED
LIMIT
50

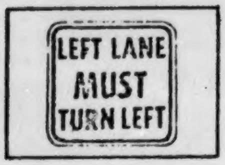
__________ 3.



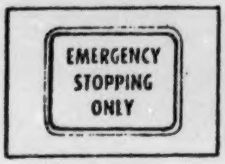
__________ 4.


PASS
WITH
CARE

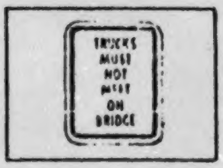
__________ 5.


LEFT LANE
MUST
TURN LEFT

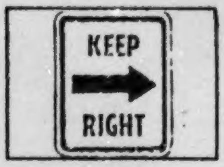
__________ 6.


EMERGENCY
STOPPING
ONLY

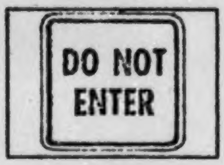
__________ 7.


TRUCKS
MUST
NOT
MEET
ON
BRIDGE

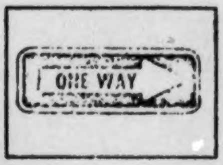
__________ 8.



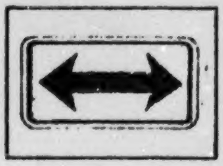
__________ 9.


DO NOT
ENTER

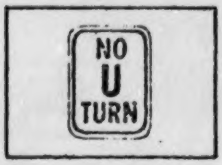
__________ 10.



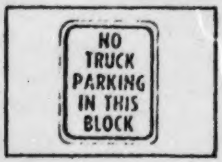
__________ 11.



__________ 12.



__________ 13.


NO
TRUCK
PARKING
IN THIS
BLOCK

__________ 14.

A. Traffic in left lane must turn left at the intersection ahead.

B. You cannot turn about to go in the opposite direction at this intersection.

C. Wherever such a sign is placed a truck may not park or stand at any time.

D. You can not go straight ahead. You may turn either to the right or left.

E. This marks a one-way roadway with traffic coming against you. You must not enter the one-way roadway at this point.

F. You may travel only in the direction indicated by arrow.

G. Two trucks must not attempt to meet or pass on the bridge.

H. You must not drive to the left of this sign.

I. Stopping permitted only for emergencies.

J. You are approaching an area where a speed zone has been established.

K. You must not make a left turn at this intersection.

L. 50 miles an hour is the top speed permitted in this area.

M. You must not pass any other vehicle going in the same direction as you are, while you are in this area.

N. When you have passed this sign you are again permitted to pass other vehicles with care.

ANSWERS: Activity 101

Warning Signs	Regulatory Signs
1. K	1. J
2. B	2. K
3. C	3. L
4. E	4. M
5. J	5. N
6. A	6. A
7. G	7. I
8. H	8. G
9. F	9. H
10. D	10. E
	11. F
	12. D
	13. B
	14. C

SAMPLE ACTIVITY 102 Documents Associated With Travel

INTRODUCTION

Your license gives you the privilege of driving in Louisiana as long as you are careful, considerate, and obey the traffic laws. You must have a valid Louisiana operator's license to legally drive on public streets and highways.

You may get your operator's license from an examining office near your home. In most areas the Driver's License Office is in the parish seat. Some parishes have more than one office. Check the white pages of your local telephone directory for the location of the office nearest you. Look under "Louisiana, State of" for "Driver's License Information".

You must meet the following requirements to apply for a Louisiana license:

Be a legal resident of Louisiana.

Have a valid Louisiana residence address.

Turn in all out-of-state licenses.

Provide proof of full correct name and date of birth.

In addition, if you have completed Drivers Education in school, then bring your certificate of completion so credit can be given for passing the course. Also, if you have a social security card, bring it too.

DIRECTIONS

The following statements about traffic rules or safe driving concepts are taken from the Louisiana Drivers Guide. Read each statement and select the correct response. Twenty written questions, similar to these, will be on your Louisiana driving test.

1. SITUATION: A caution sign or a blinking yellow light means that you are coming to a dangerous place. You must slow down and drive with extra care.

   QUESTION: You are coming to a flashing yellow light. You should:

   A. Stop.
   B. Slow down and let other cars go first.
   C. Slow down and be careful.

2. SITUATION: If you are meeting or following a school bus and it stops with its red flashers on and stop arms out for the purpose of loading or unloading passengers, then you must stop your vehicle at least 30 feet from the bus. When the bus starts up again, check for children and go.

   QUESTION: You are meeting a school bus. You should:

   A. Stop even with the front bumper of the bus.
   B. Stop even with the stop sign on the bus.
   C. Stop so that your car is at least 30 feet from the front of the bus.

3. SITUATION: Never stop a car on the paved traffic lanes of a highway unless you have to. If you must park on the shoulder, leave as much room as you can. If a car has broken down and cannot be moved, use your parking lights or emergency flasher lights and get out of the car. Move the car as soon as you can.

   QUESTION: You have run out of gas on the highway. You should:

   A. Stay in the car until help comes.
   B. Turn on the parking lights or emergency flasher lights and get out of the car.
   C. Get out of the car.

4. SITUATION: You cannot see as far at night as in daylight, even with your headlights on bright. If you drive too fast, you won't have time to stop after you see something in the road. You might also miss curves, detours, or other dangers.

QUESTION: You are driving on the highway. It is night, and your lights are on. You should:

A. Drive 50 miles per hour because that is the speed limit.

B. Drive a little faster than in daylight because there is less traffic at night.

C. Drive so that you can stop within the distance shown by your headlights.

5. SITUATION: Bad weather or bad road conditions make driving dangerous. If it is hard to see, turn on your headlights on dim so you can be seen. If there is any problem with weather or road conditions slow down.

QUESTION: It is raining and there is a light fog. You should:

A. Turn on your headlights.

B. Turn on your parking lights and slow down.

C. Turn on your headlights on dim and slow down.

6. SITUATION: Many things can make driving difficult. Be extra careful just after it starts to rain, since roads are slickest then. Slow down and be careful on narrow roads or roads with narrow shoulders. Gravel or dirt roads can fool you. You can't stop as fast on gravel or dirt and you are more likely to skid than on pavement.

QUESTION: It is raining. The street will be slickest:

A. If it is new.

B. If it has been raining several hours.

C. If it has just begun to rain.

7. SITUATION: If you drive on Louisiana streets or highways, you have agreed to take a test for drunkenness. If you are arrested for driving while under the influence of alcohol, you must take the test or you may lose your driver's license for six months.

QUESTION: A police officer stops you, charges you with driving under the influence of alcohol, and tells you that you must take a breath test. In this situation:

A. If you can prove you weren't drinking you don't have to take the test.

B. You must take the test or you may lose your license.

C. If you have not committed a traffic violation you don't have to take the test.

8. SITUATION: Drinking alcohol always slows you down. If you drink and then drive, your chance of having an accident goes up tremendously. You think slower and move slower after drinking.

QUESTION: You have had two beers after work. Soon you will be driving home.

A. Your chance of an accident is the same as usual. Two beers don't really matter.

B. Your chance of an accident is less than usual because you are relaxed.

C. Your chance of an accident is much greater than if you had drunk nothing.

9. SITUATION: When you have a blowout don't use your brakes. Hold the steering wheel tight, let the car slow down, and steer to stop off the highway.

QUESTION: You are driving and have a blowout. You should:

A. Slam on your brakes.

B. Hold your steering wheel tight, and steer to stop on the shoulder.

C. Keep going.

10. SITUATION: Always be ready for an emergency. Think about emergencies before they happen. Make plans for the best thing to do in any emergency.

QUESTION: You are driving on a busy street and your gas pedal sticks. You should:

A. Blow your horn.

B. Slam on your brakes.

C. Turn off the key.

11. SITUATION: If your power steering or power brakes fail you still have control. You must use a lot of effort but you can steer and stop. Get off the road as soon as you can, and don't drive the car until it has been repaired.

QUESTION: You are driving and suddenly your power steering is gone. You should:

A. Honk the horn and turn off the ignition.

B. Work hard to steer your car to the shoulder and stop.

C. Turn on your lights and brace yourself.

12. SITUATION: Certain medicine will make you sleepy. This includes some medicine prescribed by your doctor or suggested by your druggist. You may think and act slowly even if you don't feel sleepy.

QUESTION: You have a cold. Your medicine has made you sleepy and not a safe driver. You should:

A. Drink lots of coffee.
B. Take pep pills.
C. Not drive when taking medicine.

13. SITUATION: Drinking alcohol makes you a dangerous driver. Nothing you can do will make you a safe driver right after a few drinks. Coffee or a cold shower may keep you awake, but it won't sober you up. Only time can make you able to drive safely again.

QUESTION: You've had several beers with friends. The effects of alcohol will be reduced only by:

A. Waiting several hours.
B. Drinking several cups of coffee.
C. Taking a cold shower.

14. SITUATION: If you are arrested for driving while intoxicated, you may be asked to take a test for alcohol consumption. If a driver refuses to take the test, he may lose his driver's license for six months even if he is not convicted.

QUESTION: You have been charged with driving while under the influence of alcohol, and have refused to take the breath test. You may lose your driver's license for six months:

A. Only if you are convicted of driving while under the influence of alcohol.
B. Only if you are convicted of a traffic violation.
C. Because you refuse to take the breath test.

15. SITUATION: When you are excited or mad you can't pay attention to driving. Driving when you are upset can cause accidents.

QUESTION: The boss chews you out just before quitting time. You don't say much, but you think he is unfair and you are mad! When you get to your car you should:

A. Take a few minutes to cool off before you drive home.

B. Play the radio loud so you won't think about it.

C. Drive on the Interstate so you can let off steam.

16. SITUATION: Any time an accident causes death or injury to a person or more than $200.00 damage to one person's property, a Financial Responsibility Accident Report Form must be turned in to the Louisiana State Department of Public Safety within 10 days. This form (SR-10) may be picked up at Sheriffs' offices and from State Police Troop Headquarters.

QUESTION: Your car was in a wreck while someone else was driving it. He is in the hospital.

A. He should turn in a Financial Responsibility Accident Report when he gets out of the hospital.

B. You should turn in a Financial Responsibility Accident Report only if the driver of your car was clearly to blame.

C. You should turn in a Financial Responsibility Accident Report.

17. SITUATION: If you are tired or sleepy you are a bad driver. Coffee or other pep-ups won't help if you are really tired. On a trip stop often for rests. Don't try to drive more than 400 miles in a day.

QUESTION: It is 644 miles from Shreveport, Louisiana, to Carlsbad, New Mexico. How many days should you use in driving from Shreveport to Carlsbad?

A. One
B. Two
C. Three

18. SITUATION: At unmarked intersections the car on the right has the right of way. You should let cars to your right go first. If you have the right of way, be careful. The other guy might not know the rules.

QUESTION: You are coming to an unmarked intersection. You should:

A. Speed up and go ahead.
B. Blow your horn then go ahead.
C. Stop and let the white car go first.

19. SITUATION: If your car starts to skid don't use the brakes. Steer in the direction that the rear end of the car is skidding.

QUESTION: You are driving a car that is skidding. You should:

A. Slam on your brakes.
B. Steer to the right.
C. Steer to the left.

20. SITUATION: Pedestrians have the right of way in crosswalks at intersections even if there are no markings. Sometimes crosswalks are marked between intersections. If a pedestrian has started across the street in a marked or unmarked crosswalk, stop to let him cross safely.

QUESTION: You are coming to a crosswalk. You should:

A. Honk your horn.

B. Speed up to pass in front of the pedestrian.

C. Stop to let the pedestrian cross safely.

ANSWERS: Activity 102

1. C
2. C
3. B
4. C
5. C
6. C
7. B
8. C
9. B
10. C
11. B
12. C
13. A
14. C
15. A
16. C
17. B
18. C
19. C
20. C

SAMPLE ACTIVITY 103 Time Zones

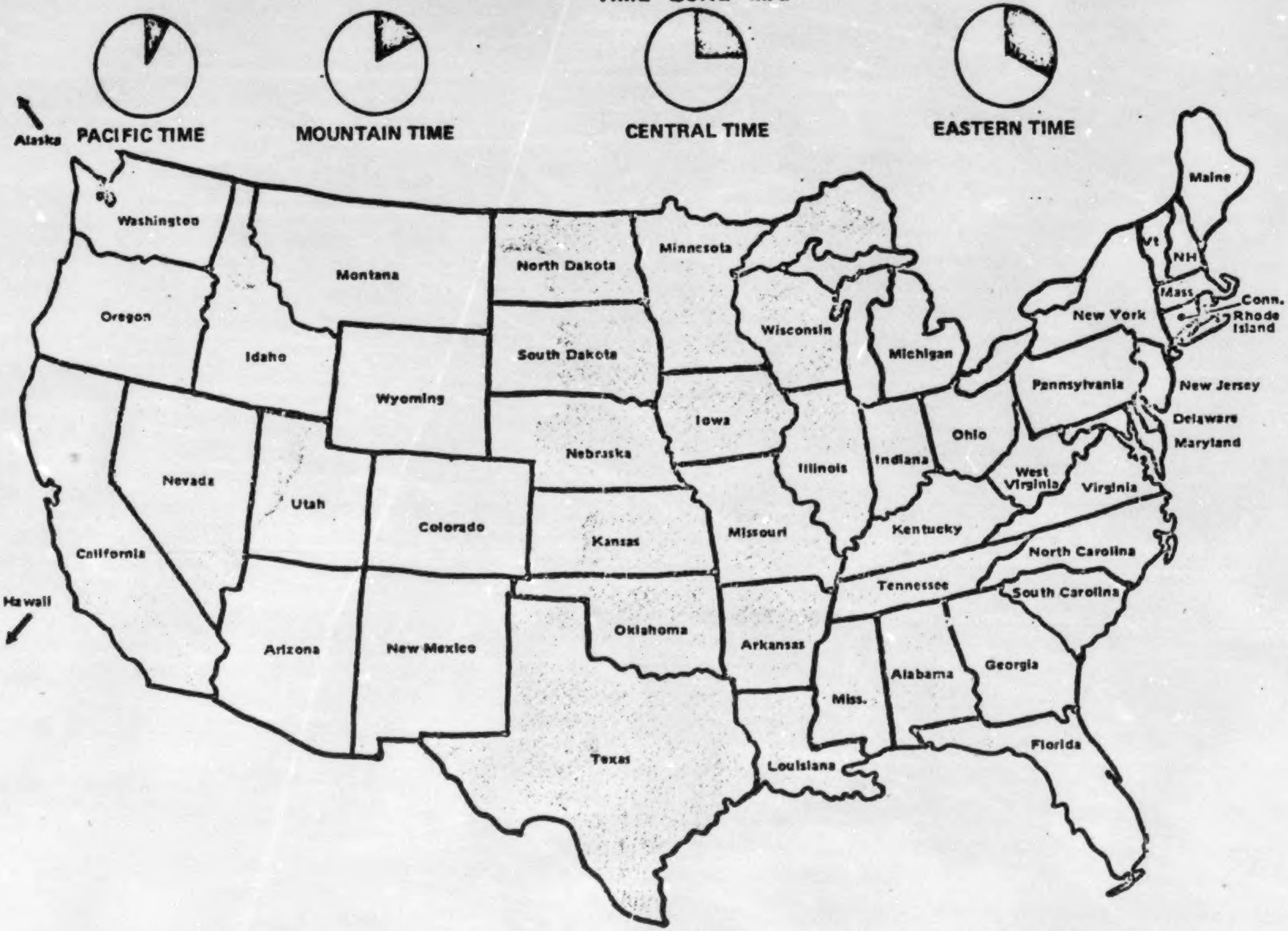
INTRODUCTION

The United States is divided into four time zones: Eastern Standard (EST), Central Standard (CST), Mountain Standard (MST), and Pacific Standard (PST). Traveling from East to West, if you go from one time zone to another, the time becomes an hour earlier. If you travel from West to East, the time becomes an hour later as you move from one time zone to another.

DIRECTIONS

From the Time Zone Map of the United States, answer the questions which follow.

TIME ZONE MAP


PACIFIC TIME
MOUNTAIN TIME
CENTRAL TIME
EASTERN TIME
Alaska
Hawaii
Washington
Oregon
California
Nevada
Idaho
Montana
Wyoming
Utah
Arizona
Colorado
New Mexico
North Dakota
South Dakota
Nebraska
Kansas
Oklahoma
Texas
Minnesota
Iowa
Missouri
Arkansas
Louisiana
Wisconsin
Illinois
Michigan
Indiana
Kentucky
Tennessee
Miss.
Alabama
Ohio
West Virginia
Virginia
North Carolina
South Carolina
Georgia
Florida
Pennsylvania
New York
Maine
Vt
NH
Mass
Conn.
Rhode Island
New Jersey
Delaware
Maryland

1. Louisiana is in what time zone?

2. If it's 9 a.m. in Pennsylvania, what time is it in Arizona?

3. If it's 4 p.m. in California, what time is it in South Carolina?

4. You call a friend in Montana at noon "your time". What is your friend's time?

5. If a television program originates at 9 p.m. Eastern Time, it will air at what time Central Time?

ANSWERS: Activity 103

1. Central Time Zone
2. 7:00 a.m.
3. 7:00 p.m.
4. 11:00 a.m.
5. 8:00 p.m.

SAMPLE ACTIVITY 104 Public Transportation Problems

INTRODUCTION Every working day, around 20 million Americans carpool to work. If you don't, and think that carpooling doesn't really affect you, you're wrong. Carpooling, like other forms of ridesharing, affects everyone who uses our streets and highways. And it's going to affect you more and more as the cost of commuting gets higher, freeways become more crowded, and energy gets more expensive.

DIRECTIONS Carpooling can be both economical and enjoyable. Use the following general guideline to set up your own carpool to work or school.

1. Do set up aschedule and be on time. Always. When you're late you make everyone late. If you can't be on time, let someone know in advance.
2. Do all you can to have enough gas in the car for the round trip. Most people resent stops and delays.
3. Don't smoke unless everyone smokes, or unless the non-smokers have agreed that it's okay.
4. Do vote on the radio. People's tastes in music differ. Some may not want it on at all. Be democratic.
5. Don't join a carpool with people you sense you're not going to enjoy. In this instance, first impressions are a pretty good guide.
6. Do consider personal hygiene. "Kissing sweet" you don't have to be. But underdeodorized or overperfumed riders can send people reeling for fresh air.

7. Do make an effort to strive for harmony. Rugged individualism and carpooling don't make for particularly happy marriages.

8. Do be sure your car is in peak condition. Make sure it's properly serviced regularly. If it conks out on the road, don't expect your passengers to laugh it off.

9. Most important, do be careful. No drinks. No speeding. No aggressive driving or negligence. Other people's lives are in your hands.

REFERENCES

1. Adult Performance Level Modules, APL Project. The University of Texas at Austin, Division of Adult and Continuing Education, Texas Education Agency, 1976.

2. Schneider, Charita. A Resource Guide to the APL Goals and Objectives. School Board of Palm Beach County, West Palm Beach, Florida, 1977.